

<i>SERFF Tracking Number:</i>	<i>NWST-126651821</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Northwestern Long Term Care Insurance Company</i>	<i>State Tracking Number:</i>	<i>45875</i>
<i>Company Tracking Number:</i>	<i>90-2129 LTC (1010)</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>90-2129 LTC (1010)</i>		
<i>Project Name/Number:</i>	<i>90-2129 LTC (1010)/90-2129 LTC (1010)</i>		

Filing at a Glance

Company: Northwestern Long Term Care Insurance Company

Product Name: 90-2129 LTC (1010)	SERFF Tr Num: NWST-126651821	State: Arkansas
TOI: LTC03I Individual Long Term Care	SERFF Status: Closed-Filed	State Tr Num: 45875
Sub-TOI: LTC03I.001 Qualified	Co Tr Num: 90-2129 LTC (1010)	State Status: Closed
Filing Type: Advertisement		Reviewer(s): Marie Bennett, Harris Shearer
	Authors: Addie Croeker, John Kotarski, Julie Lewandowski	Disposition Date: 07/26/2010
	Date Submitted: 06/04/2010	Disposition Status: Filed
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

General Information

Project Name: 90-2129 LTC (1010)	Status of Filing in Domicile: Pending
Project Number: 90-2129 LTC (1010)	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 07/26/2010	Explanation for Other Group Market Type:
	State Status Changed: 07/26/2010
Deemer Date:	Created By: Addie Croeker
Submitted By: Addie Croeker	Corresponding Filing Tracking Number:

Filing Description:

Enclosed please find the sales illustrations forms that will be used by our agents with prospective clients.

Please note that forms 90-2129 LTC (1010) (Cover Page) and form 90-2436 LTC (1010) (Disclosure Statement) will always be provided when any form in this filing is used.

If you have questions regarding the attached forms, please call me at (414) 665-5637 or e-mail me at johnkotarski@northwesternmutual.com. When sending an e-mail, please cc addiecroeker@northwesternmutual.com.

SERFF Tracking Number: NWST-126651821 State: Arkansas
Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 45875
Company
Company Tracking Number: 90-2129 LTC (1010)
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: 90-2129 LTC (1010)
Project Name/Number: 90-2129 LTC (1010)/90-2129 LTC (1010)

Sincerely,
John Kotarski
Product Compliance Specialist
Actuarial Department

Company and Contact

Filing Contact Information

John Kotarski, Product Compliance Specialist johnkotarski@northwesternmutual.com
720 East Wisconsin Avenue 414-665-5637 [Phone]
Rm S845 414-665-5006 [FAX]
Milwaukee, WI 53202

Filing Company Information

Northwestern Long Term Care Insurance CoCode: 69000 State of Domicile: Wisconsin
Company
720 East Wisconsin Avenue Group Code: 860 Company Type: Long Term Care
Rm S845 Group Name: State ID Number:
Milwaukee, WI 53202 FEIN Number: 36-2258318
(414) 271-1444 ext. [Phone]

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Northwestern Long Term Care Insurance Company	\$0.00	06/04/2010	
Northwestern Long Term Care Insurance Company	\$1,500.00	06/14/2010	37202446

SERFF Tracking Number:	NWST-126651821	State:	Arkansas
Filing Company:	Northwestern Long Term Care Insurance Company	State Tracking Number:	45875
Company Tracking Number:	90-2129 LTC (1010)		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	90-2129 LTC (1010)		
Project Name/Number:	90-2129 LTC (1010)/90-2129 LTC (1010)		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	07/26/2010	07/26/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Marie Bennett	06/14/2010	06/14/2010	Addie Croeker	06/14/2010	06/14/2010

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Summary of LTC Ins Premiums (Multilife)	Julie Lewandowski	06/09/2010	06/09/2010
Form	Exclusions & Limitations	Addie Croeker	06/04/2010	06/04/2010

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Status Update please	Note To Reviewer	Addie Croeker	07/21/2010	07/21/2010

<i>SERFF Tracking Number:</i>	<i>NWST-126651821</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Northwestern Long Term Care Insurance</i>	<i>State Tracking Number:</i>	<i>45875</i>
	<i>Company</i>		
<i>Company Tracking Number:</i>	<i>90-2129 LTC (1010)</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>90-2129 LTC (1010)</i>		
<i>Project Name/Number:</i>	<i>90-2129 LTC (1010)/90-2129 LTC (1010)</i>		

Disposition

Disposition Date: 07/26/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NWST-126651821 State: Arkansas
Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 45875
Company
Company Tracking Number: 90-2129 LTC (1010)
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: 90-2129 LTC (1010)
Project Name/Number: 90-2129 LTC (1010)/90-2129 LTC (1010)

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	QuietCare Cover Page		Yes
Form	Benefit Summary		Yes
Form	Cash Outlay		Yes
Form	Premium Support Page		Yes
Form	Alternative Plan Design		Yes
Form	Cash Outlay and Benefit Analysis		Yes
Form	Cost of Waiting		Yes
Form	LTC Self Funding Calculator		Yes
Form	LTC Ins vs Self-Funding		Yes
Form	Cost Benefit Analysis		Yes
Form	Disclosure Statement		Yes
Form	Input Summary		Yes
Form	Tax Facts		Yes
Form	Comparison of Indexing Benefits		Yes
Form	Joint Spousal Summary of LTC		Yes
Form	Summary of LTC Insurance Coverage		Yes
Form (revised)	Exclusions & Limitations	Withdrawn	Yes
Form	Joint Spousal Summary of LTC Premium		Yes
Form (revised)	Summary of LTC Ins Premiums (Multilife)		Yes
Form	Summary of LTC Ins Premiums (Multilife) Replaced		Yes
Form	Annual Aggregate Cash Outlay Two Policies		Yes
Form	Annual Aggregate Cash Outlay Multiple Policies		Yes
Form	AAPB to ABI Benefit Change		Yes
Form	Protecting Your Family		Yes
Form	Your Options		Yes
Form	Assistance Choices		Yes
Form	The Care You Want		Yes
Form	Benefits		Yes
Form	How Protected Are You?		Yes
Form	Our Commitment		Yes
Form	Trust		Yes
Form	Exclusions & Limitations	Withdrawn	Yes

<i>SERFF Tracking Number:</i>	<i>NWST-126651821</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Northwestern Long Term Care Insurance Company</i>	<i>State Tracking Number:</i>	<i>45875</i>
<i>Company Tracking Number:</i>	<i>90-2129 LTC (1010)</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>90-2129 LTC (1010)</i>		
<i>Project Name/Number:</i>	<i>90-2129 LTC (1010)/90-2129 LTC (1010)</i>		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	06/14/2010
Submitted Date	06/14/2010

Respond By Date

Dear John Kotarski,

This will acknowledge receipt of the captioned filing.

Objection 1

- QuietCare Cover Page, 90-2129 LTC (1010) (Form)
- Benefit Summary, 90-2112 LTC (1010) (Form)
- Cash Outlay, 90-2308 LTC (1010) (Form)
- Premium Support Page, 90-2125 LTC (1010) (Form)
- Alternative Plan Design, 90-2113 LTC (1010) (Form)
- Cash Outlay and Benefit Analysis, 90-2115 LTC (1010) (Form)
- Cost of Waiting, 90-2117 LTC (1010) (Form)
- LTC Self Funding Calculator, 90-2118 LTC (1010) (Form)
- LTC Ins vs Self-Funding, 90-2116 LTC (1010) (Form)
- Cost Benefit Analysis, 90-2349 LTC (1010) (Form)
- Disclosure Statement, 90-2436 LTC (1010) (Form)
- Input Summary, 90-2120 LTC (1010) (Form)
- Tax Facts, 90-2384 LTC (0809) (Form)
- Comparison of Indexing Benefits, 90-2114 LTC (1010) (Form)
- Joint Spousal Summary of LTC, 90-2132 LTC (1010) (Form)
- Summary of LTC Insurance Coverage, 90-2134 LTC (1010) (Form)
- Joint Spousal Summary of LTC Premium, 90-2133 LTC (1010) (Form)
- Annual Aggregate Cash Outlay Two Policies, 90-2314 LTC (1010) (Form)
- Annual Aggregate Cash Outlay Multiple Policies, 90-2315 LTC (1010) (Form)
- AAPB to ABI Benefit Change, 90-2316 LTC (1010) (Form)
- Protecting Your Family, 90-2426-01 LTC (1010) (Form)
- Your Options, 90-2426-02 LTC (1010) (Form)
- Assistance Choices, 90-2426-03 LTC (1010) (Form)
- The Care You Want, 90-2426-04 LTC (1010) (Form)
- Benefits, 90-2426-06 LTC (1010) (Form)

SERFF Tracking Number:	NWST-126651821	State:	Arkansas
Filing Company:	Northwestern Long Term Care Insurance Company	State Tracking Number:	45875
Company Tracking Number:	90-2129 LTC (1010)		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	90-2129 LTC (1010)		
Project Name/Number:	90-2129 LTC (1010)/90-2129 LTC (1010)		

- How Protected Are You?, 90-2426-07 LTC (1010) (Form)
- Our Commitment, 90-2426-08 LTC (1010) (Form)
- Trust, 90-2426-09 LTC (1010) (Form)
- Exclusions & Limitations, 90-2142 LTC (1010) (Form)
- Summary of LTC Ins Premiums (Multilife), 90-2135 LTC (1010) (Form)

Comment: EFFECTIVE 1/1/10. AR RULE 57, SEC 5, SSEC 11, REQUIRES A FILING FEE OF \$50.00 PER ADVERTISEMENT AND/OR FORM. THE FILING WILL BE HELD PENDING RECEIPT OF \$1,500 TO COVER THE FILING FEE (\$50.00 X 30 FORMS)

Please feel free to contact me if you have questions.

Sincerely,

Marie Bennett

SERFF Tracking Number: NWST-126651821 State: Arkansas
 Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 45875
 Company
 Company Tracking Number: 90-2129 LTC (1010)
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: 90-2129 LTC (1010)
 Project Name/Number: 90-2129 LTC (1010)/90-2129 LTC (1010)

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 06/14/2010
 Submitted Date 06/14/2010

Dear Harris Shearer,

Comments:

Dear Harris Shearer,

Response 1

Comments: the filing fee has been added - thank you

Related Objection 1

Applies To:

- QuietCare Cover Page, 90-2129 LTC (1010) (Form)
- Benefit Summary, 90-2112 LTC (1010) (Form)
- Cash Outlay, 90-2308 LTC (1010) (Form)
- Premium Support Page, 90-2125 LTC (1010) (Form)
- Alternative Plan Design, 90-2113 LTC (1010) (Form)
- Cash Outlay and Benefit Analysis, 90-2115 LTC (1010) (Form)
- Cost of Waiting, 90-2117 LTC (1010) (Form)
- LTC Self Funding Calculator, 90-2118 LTC (1010) (Form)
- LTC Ins vs Self-Funding, 90-2116 LTC (1010) (Form)
- Cost Benefit Analysis, 90-2349 LTC (1010) (Form)
- Disclosure Statement, 90-2436 LTC (1010) (Form)
- Input Summary, 90-2120 LTC (1010) (Form)
- Tax Facts, 90-2384 LTC (0809) (Form)
- Comparison of Indexing Benefits, 90-2114 LTC (1010) (Form)
- Joint Spousal Summary of LTC, 90-2132 LTC (1010) (Form)
- Summary of LTC Insurance Coverage, 90-2134 LTC (1010) (Form)
- Joint Spousal Summary of LTC Premium, 90-2133 LTC (1010) (Form)
- Annual Aggregate Cash Outlay Two Policies, 90-2314 LTC (1010) (Form)
- Annual Aggregate Cash Outlay Multiple Policies, 90-2315 LTC (1010) (Form)
- AAPB to ABI Benefit Change, 90-2316 LTC (1010) (Form)
- Protecting Your Family, 90-2426-01 LTC (1010) (Form)

SERFF Tracking Number:	NWST-126651821	State:	Arkansas
Filing Company:	Northwestern Long Term Care Insurance Company	State Tracking Number:	45875
Company Tracking Number:	90-2129 LTC (1010)		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	90-2129 LTC (1010)		
Project Name/Number:	90-2129 LTC (1010)/90-2129 LTC (1010)		

- Your Options, 90-2426-02 LTC (1010) (Form)
- Assistance Choices, 90-2426-03 LTC (1010) (Form)
- The Care You Want, 90-2426-04 LTC (1010) (Form)
- Benefits, 90-2426-06 LTC (1010) (Form)
- How Protected Are You?, 90-2426-07 LTC (1010) (Form)
- Our Commitment, 90-2426-08 LTC (1010) (Form)
- Trust, 90-2426-09 LTC (1010) (Form)
- Exclusions & Limitations, 90-2142 LTC (1010) (Form)
- Summary of LTC Ins Premiums (Multilife), 90-2135 LTC (1010) (Form)

Comment:

EFFECTIVE 1/1/10. AR RULE 57, SEC 5, SSEC 11, REQUIRES A FILING FEE OF \$50.00 PER ADVERTISEMENT AND/OR FORM. THE FILING WILL BE HELD PENDING RECEIPT OF \$1,500 TO COVER THE FILING FEE (\$50.00 X 30 FORMS)

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely

Sincerely,

Addie Croeker, John Kotarski, Julie Lewandowski

<i>SERFF Tracking Number:</i>	<i>NWST-126651821</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Northwestern Long Term Care Insurance Company</i>	<i>State Tracking Number:</i>	<i>45875</i>
<i>Company Tracking Number:</i>	<i>90-2129 LTC (1010)</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>90-2129 LTC (1010)</i>		
<i>Project Name/Number:</i>	<i>90-2129 LTC (1010)/90-2129 LTC (1010)</i>		

Note To Reviewer

Created By:

Addie Croeker on 07/21/2010 01:34 PM

Last Edited By:

Marie Bennett

Submitted On:

07/26/2010 02:20 PM

Subject:

Status Update please

Comments:

Can you please give us a status on this filing. thanks

SERFF Tracking Number: NWST-126651821 State: Arkansas
 Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 45875
 Company
 Company Tracking Number: 90-2129 LTC (1010)
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: 90-2129 LTC (1010)
 Project Name/Number: 90-2129 LTC (1010)/90-2129 LTC (1010)

Amendment Letter

Submitted Date: 06/09/2010

Comments:

We've replaced the pdf for form 90-2135 LTC (1010). Nothing has changed on the form; we previously had attached the wrong form.

Thank you.

Julie Lewandowski
 414-665-4066

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
90-2135 LTC (1010)	Advertising	Summary of Initial LTC Ins Premiums (Multilife)					0.000	90-2135 LTC (1010).pdf

SERFF Tracking Number: NWST-126651821 State: Arkansas

Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 45875
Company

Company Tracking Number: 90-2129 LTC (1010)

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: 90-2129 LTC (1010)

Project Name/Number: 90-2129 LTC (1010)/90-2129 LTC (1010)

Amendment Letter

Submitted Date: 06/04/2010

Comments:

90-2142 LTC (1010) was indadverently attached - please excuse this

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
90-2142 LTC	Advertising (1010)	Exclusions & Initial Limitations					0.000	

SERFF Tracking Number: NWST-126651821 State: Arkansas
Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 45875
Company
Company Tracking Number: 90-2129 LTC (1010)
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: 90-2129 LTC (1010)
Project Name/Number: 90-2129 LTC (1010)/90-2129 LTC (1010)

Form Schedule

Lead Form Number: 90-2129 LTC (1010)

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	90-2129 LTC (1010)	Advertising QuietCare Cover Page	Initial		0.000	90-2129 LTC (1010).pdf
	90-2112 LTC (1010)	Advertising Benefit Summary	Initial		0.000	90-2112 LTC (1010).pdf
	90-2308 LTC (1010)	Advertising Cash Outlay	Initial		0.000	90-2308 LTC (1010).pdf
	90-2125 LTC (1010)	Advertising Premium Support Page	Initial		0.000	90-2125 LTC (1010).pdf
	90-2113 LTC (1010)	Advertising Alternative Plan Design	Initial		0.000	90-2113 LTC (1010).pdf
	90-2115 LTC (1010)	Advertising Cash Outlay and Benefit Analysis	Initial		0.000	90-2115 LTC (1010).pdf
	90-2117 LTC (1010)	Advertising Cost of Waiting	Initial		0.000	90-2117 LTC (1010).pdf
	90-2118 LTC (1010)	Advertising LTC Self Funding Calculator	Initial		0.000	90-2118 LTC (1010).pdf
	90-2116 LTC (1010)	Advertising LTC Ins vs Self-Funding	Initial		0.000	90-2116 LTC (1010).pdf
	90-2349 LTC (1010)	Advertising Cost Benefit Analysis	Initial		0.000	90-2349 LTC (1010).pdf
	90-2436 LTC (1010)	Advertising Disclosure Statement	Initial		0.000	90-2436 LTC (1010).pdf
	90-2120 LTC (1010)	Advertising Input Summary	Initial		0.000	90-2120 LTC (1010).pdf
	90-2384 LTC (0809)	Advertising Tax Facts	Initial		0.000	90-2384 LTC (0809).pdf
	90-2114 LTC (1010)	Advertising Comparison of Indexing Benefits	Initial		0.000	90-2114 LTC (1010).pdf
	90-2132 LTC (1010)	Advertising Joint Spousal Summary of LTC	Initial		0.000	90-2132 LTC (1010).pdf

SERFF Tracking Number: NWST-126651821 State: Arkansas
Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 45875
Company
Company Tracking Number: 90-2129 LTC (1010)
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: 90-2129 LTC (1010)
Project Name/Number: 90-2129 LTC (1010)/90-2129 LTC (1010)

	90-2134	Advertising Summary of LTC	Initial	0.000	90-2134 LTC
	LTC (1010)	Insurance Coverage			(1010).pdf
Withdrawn	90-2142	Advertising Exclusions &	Initial	0.000	
07/26/2010	LTC (1010)	Limitations			
	90-2133	Advertising Joint Spousal	Initial	0.000	90-2133 LTC
	LTC (1010)	Summary of LTC			(1010).pdf
		Premium			
	90-2135	Advertising Summary of LTC Ins	Initial	0.000	90-2135 LTC
	LTC (1010)	Premiums (Multilife)			(1010).pdf
	90-2314	Advertising Annual Aggregate	Initial	0.000	90-2314 LTC
	LTC (1010)	Cash Outlay Two			(1010).pdf
		Policies			
	90-2315	Advertising Annual Aggregate	Initial	0.000	90-2315 LTC
	LTC (1010)	Cash Outlay Multiple			(1010).pdf
		Policies			
	90-2316	Advertising AAPB to ABI Benefit	Initial	0.000	90-2316 LTC
	LTC (1010)	Change			(1010).pdf
	90-2426-01	Advertising Protecting Your	Initial	0.000	90-2426-01
	LTC (1010)	Family			LTC
					(1010).pdf
	90-2426-02	Advertising Your Options	Initial	0.000	90-2426-02
	LTC (1010)				LTC
					(1010).pdf
	90-2426-03	Advertising Assistance Choices	Initial	0.000	90-2426-03
	LTC (1010)				LTC
					(1010).pdf
	90-2426-04	Advertising The Care You Want	Initial	0.000	90-2426-04
	LTC (1010)				LTC
					(1010).pdf
	90-2426-06	Advertising Benefits	Initial	0.000	90-2426-06
	LTC (1010)				LTC
					(1010).pdf
	90-2426-07	Advertising How Protected Are	Initial	0.000	90-2426-07
	LTC (1010)	You?			LTC
					(1010).pdf
	90-2426-08	Advertising Our Commitment	Initial	0.000	90-2426-08
	LTC (1010)				LTC

<i>SERFF Tracking Number:</i>	<i>NWST-126651821</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Northwestern Long Term Care Insurance Company</i>	<i>State Tracking Number:</i>	<i>45875</i>
<i>Company Tracking Number:</i>	<i>90-2129 LTC (1010)</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>90-2129 LTC (1010)</i>		
<i>Project Name/Number:</i>	<i>90-2129 LTC (1010)/90-2129 LTC (1010)</i>		

90-2426-09 Advertising Trust LTC (1010)	Initial	0.000	(1010).pdf 90-2426-09 LTC (1010).pdf
--	---------	-------	---

QuietCare®

Northwestern Long Term Care Insurance Company

Prepared For
{John Doe}

Presented By
CHRISTOPHER M COX
dgfadf
dfgdfg
(444)-444-4444

{04/23/2010}

Policy forms TT.LTC.(1010) and TT.LTC.ML.(1010) contain exclusions and limitations.
Form TT.LTC.ML.(1010) is only available in New Jersey, New York, Ohio and Pennsylvania.
{04/23/2010}

90-2129 LTC (1010) {Standard} Policy Form TT.LTC.(1010) Illustration No. {AL2520-NHBLN-093823}
Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life
Insurance Company, Milwaukee, WI

Benefit Summary

QuietCare®

For {John Doe,} Age {50, Male}

Initial Annual Contract Premium: {\$7,098.00}

State of Execution: {Alaska}

	Annual Premium
Maximum Monthly Limit for:	
100% Nursing Home Care:	{ \$6,000.00 } { \$1,722.00 }
100% Home Health Care:	{ \$6,000.00 }
100% Alternate Living Facility Care:	{ \$6,000.00 }
Caregiver Training Benefit:	{ \$1,200.00 } (Lifetime)
Elimination Period:	{ 12 Weeks }
Benefit Period:	{ Lifetime }
Benefit Account Value:	{ Unlimited }
Optional Benefits Included:	
{ Automatic Benefit Increase at 5%: }	{ \$5,376.00 }
Total:	{ \$7,098.00 }

	<u>Initial Modal Premiums</u>			
	<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>
Premium By Frequency	{ \$7,098.00 }	{ \$3,634.17 }	{ \$1,838.38 }	{ \$617.52 }
Annualized Premium	{ \$7,098.00 }	{ \$7,268.34 }	{ \$7,353.52 }	{ \$7,410.24 }
Less: Annual Premium	<u>{ \$7,098.00 }</u>	<u>{ \$7,098.00 }</u>	<u>{ \$7,098.00 }</u>	<u>{ \$7,098.00 }</u>
Amount in Excess of Annual Premium #	{ \$0.00 }	{ \$170.34 }	{ \$255.52 }	{ \$312.24 }

Premium amounts for future years, the difference between the annual premium and total payments on other frequencies in future years, and an annual percentage rate (APR) calculation, may be obtained from your Financial Representative. The APR calculation is also available through www.northwesternmutual.com.

Refer to the Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {CHRISTOPHER M COX}

{04/23/2010}

90-2112 LTC (1010) {Standard} Policy Form TT.LTC.(1010) Illustration No. {AL2520-NHBLN-093823}
Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI

Cash Outlay

QuietCare®

For {John Doe,} Age {50, Male}

Maximum Monthly Limit (Nursing Home Care): {\$6,000}

Elimination Period: {12 Weeks}

Indexing Option: {Automatic Benefit Increase @5%}

Other Options: {None}

State of Execution: {Alaska}

Home Health Care: {100%}

Benefit Period: {Lifetime}

Discounts: {None}

<u>Age</u>	Premium with ABI <u>@ 5%</u>	<u>Dividend</u>	Cash <u>Outlay</u>	Maximum Monthly <u>Limit</u>
{50}	{\$7,098}	{0}	{\$7,098}	{\$6,000}
{51}	{7,098}	{0}	{7,098}	{6,300}
{52}	{7,098}	{0}	{7,098}	{6,615}
{53}	{7,098}	{0}	{7,098}	{6,946}
{54}	{7,098}	{0}	{7,098}	{7,293}
{55}	{7,098}	{106}	{6,992}	{7,658}
{56}	{7,098}	{319}	{6,779}	{8,041}
{57}	{7,098}	{532}	{6,566}	{8,443}
{58}	{7,098}	{745}	{6,353}	{8,865}
{59}	{7,098}	{958}	{6,140}	{9,308}
{60}	{7,098}	{1,171}	{5,927}	{9,773}
{70}	{7,098}	{2,235}	{4,862}	{15,921}
{80}	{7,098}	{2,235}	{4,862}	{25,935}
{90}	{7,098}	{2,235}	{4,862}	{42,247}
{100}	<u>{7,098}</u>	<u>{2,235}</u>	<u>{4,862}</u>	<u>{68,816}</u>
Total Cash Outlay	{361,998}		{270,860}	

Refer to the Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {CHRISTOPHER M COX}

{04/23/2010}

90-2308 LTC (1010) {Standard} Policy Form TT.LTC.(1010) Illustration No. {AL2520-NHBLN-093823}
 Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life
 Insurance Company, Milwaukee, WI

Cash Outlay
QuietCare® 10 Pay Premium w/Paid-Up Nonforfeiture Benefit
For {John Doe,} Age {50, Male}

Maximum Monthly Limit (Nursing Home Care): {\$6,000} State of Execution: {Alaska}
Elimination Period: {12 Weeks} Home Health Care: {100%}
Indexing Option: {Automatic Benefit Increase @5%} Benefit Period: {Lifetime}
Other Options: {None} Discounts: {None}

<u>Age</u>	<u>Premium with ABI @ 5%</u>	<u>Dividend</u>	<u>Cash Outlay</u>	<u>Cumulative Premium Refund</u>	<u>Maximum Monthly Limit</u>
{50}	{18,888}	{0}	{18,888}	{0}	{6,000}
{51}	{18,888}	{0}	{18,888}	{0}	{6,300}
{52}	{18,888}	{0}	{18,888}	{0}	{6,615}
{53}	{18,888}	{0}	{18,888}	{0}	{6,946}
{54}	{18,888}	{0}	{18,888}	{0}	{7,293}
{55}	{18,888}	{155}	{18,733}	{0}	{7,658}
{56}	{18,888}	{466}	{18,422}	{0}	{8,041}
{57}	{18,888}	{777}	{18,111}	{0}	{8,443}
{58}	{18,888}	{1,088}	{17,800}	{0}	{8,865}
{59}	{18,888}	{1,399}	{17,489}	{0}	{9,308}
{60}	{Paid-Up}	{1,709}	{Paid-Up}	{1,709}	{9,773}
{70}	{Paid-Up}	{3,264}	{Paid-Up}	{36,611}	{15,921}
{80}	{Paid-Up}	{3,264}	{Paid-Up}	{89,939}	{25,935}
{90}	{Paid-Up}	{3,264}	{Paid-Up}	{165,164}	{42,247}
{100}	{Paid-Up}	{0}	{Paid-Up}	{188,880}	{68,816}
Total Cash Outlay					
	{188,880}		{184,994}		

Refer to the Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {CHRISTOPHER M COX}

{04/23/2010}

Cash Outlay

QuietCare® To Age 65 Premium w/Paid-Up Nonforfeiture Benefit
For {John Doe,} Age {50, Male}

Maximum Monthly Limit (Nursing Home Care): {\$6,000} State of Execution: {Alaska}
Elimination Period: {12 Weeks} Home Health Care: {100%}
Indexing Option: {Automatic Benefit Increase @5%} Benefit Period: {Lifetime}
Other Options: {None} Discounts: {None}

<u>Age</u>	<u>Premium with ABI @ 5%</u>	<u>Dividend</u>	<u>Cash Outlay</u>	<u>Cumulative Premium Refund</u>	<u>Maximum Monthly Limit</u>
{50}	{\$14,460}	{0}	{\$14,460}	{0}	{\$6,000}
{51}	{14,460}	{0}	{14,460}	{0}	{6,300}
{52}	{14,460}	{0}	{14,460}	{0}	{6,615}
{53}	{14,460}	{0}	{14,460}	{0}	{6,946}
{54}	{14,460}	{0}	{14,460}	{0}	{7,293}
{55}	{14,460}	{155}	{14,305}	{0}	{7,658}
{56}	{14,460}	{466}	{13,994}	{0}	{8,041}
{57}	{14,460}	{777}	{13,683}	{0}	{8,443}
{58}	{14,460}	{1,088}	{13,372}	{0}	{8,865}
{59}	{14,460}	{1,399}	{13,061}	{0}	{9,308}
{60}	{14,460}	{1,709}	{12,750}	{0}	{9,773}
{70}	{Paid-Up}	{3,264}	{Paid-Up}	{21,382}	{15,921}
{80}	{Paid-Up}	{3,264}	{Paid-Up}	{68,457}	{25,935}
{90}	{Paid-Up}	{3,264}	{Paid-Up}	{134,861}	{42,247}
{100}	{Paid-Up}	{0}	{Paid-Up}	{216,900}	{68,816}
Total Cash Outlay					
	{216,900}		{201,355}		

Refer to the Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {CHRISTOPHER M COX}

{04/23/2010}

90-2308 LTC (1010) {Standard} Policy Form TT.LTC.(1010) Illustration No. {AL2520-NHBLN-093823}
Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI

Premium Support Page

QuietCare®

For {John Doe,} Age {50, Male}

Maximum Monthly Limit (Nursing Home Care): {\$6,000}

State of Execution: {Alaska}

Other Options: {None}

Discounts: {None}

Alternative Choices For Initial Annual Premium

Premiums without either indexing option:

Base Coverage	Elimination Period	Nonforfeiture Benefit (NFB)	Benefit Period		
			Lifetime	6 Years	3 Years
100% Home Health Care	6 Weeks	With NFB	{\$2,226.00}	{\$1,848.00}	{\$1,572.00}
		Without NFB	{\$1,980.00}	{\$1,626.00}	{\$1,362.00}
100% Home Health Care	12 Weeks	With NFB	{1,938.00}	{1,608.00}	{1,362.00}
		Without NFB	{1,722.00}	{1,416.00}	{1,182.00}
100% Home Health Care	25 Weeks	With NFB	{1,764.00}	{1,464.00}	{1,236.00}
		Without NFB	{1,566.00}	{1,290.00}	{1,074.00}
100% Home Health Care	52 Weeks	With NFB	{1,452.00}	{1,206.00}	{1,026.00}
		Without NFB	{1,290.00}	{1,062.00}	{888.00}

Premiums with Automatic Additional Purchase Benefit (AAPB) indexing option at {5%}:

Base Coverage	Elimination Period	Nonforfeiture Benefit (NFB)	Benefit Period		
			Lifetime	6 Years	3 Years
100% Home Health Care	6 Weeks	With NFB	{\$2,574.00}	{\$2,028.00}	{\$1,662.00}
		Without NFB	{\$2,298.00}	{\$1,794.00}	{\$1,446.00}
100% Home Health Care	12 Weeks	With NFB	{2,238.00}	{1,764.00}	{1,440.00}
		Without NFB	{1,998.00}	{1,560.00}	{1,254.00}
100% Home Health Care	25 Weeks	With NFB	{2,040.00}	{1,608.00}	{1,308.00}
		Without NFB	{1,818.00}	{1,422.00}	{1,140.00}
100% Home Health Care	52 Weeks	With NFB	{1,680.00}	{1,326.00}	{1,086.00}
		Without NFB	{1,500.00}	{1,170.00}	{942.00}

Premiums with Automatic Benefit Increase (ABI) indexing option at {5%}:

Base Coverage	Elimination Period	Nonforfeiture Benefit (NFB)	Benefit Period		
			Lifetime	6 Years	3 Years
100% Home Health Care	6 Weeks	With NFB	{\$8,736.00}	{\$6,822.00}	{\$5,406.00}
		Without NFB	{\$8,160.00}	{\$6,318.00}	{\$4,956.00}
100% Home Health Care	12 Weeks	With NFB	{7,602.00}	{5,934.00}	{4,698.00}
		Without NFB	{7,098.00}	{5,496.00}	{4,308.00}
100% Home Health Care	25 Weeks	With NFB	{6,918.00}	{5,400.00}	{4,272.00}
		Without NFB	{6,456.00}	{5,004.00}	{3,918.00}
100% Home Health Care	52 Weeks	With NFB	{5,700.00}	{4,452.00}	{3,528.00}
		Without NFB	{5,322.00}	{4,122.00}	{3,234.00}

Refer to the Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {CHRISTOPHER M COX}

{04/23/2010}

Alternative Plan Design

QuietCare®

For {John Doe,} Age {50, Male}

Maximum Monthly Limit (Nursing Home Care): {\$6,000}

Elimination Period: {12 Weeks}

Indexing Option: {Automatic Benefit Increase @5%}

Other Options: {None}

State of Execution: {Alaska}

Home Health Care: {100%}

Benefit Period: {Lifetime}

Discounts: {None}

Use the table below to determine the additional (cost) or savings realized by changing your original plan design. You may not substitute more than one alternative at a time. Combining the savings and/or costs of multiple alternatives will misstate the premiums. Your initial contract premium is {\$7,098.00.}

<u>Product Feature</u>	<u>Alternative</u>	<u>Initial Annual Premium</u>	<u>Initial Annual Savings or (Cost)</u>
Maximum Monthly Limit	{ \$5,000.00 }	{ \$5,915.00 }	{ \$1,183.00 }
	{ \$4,000.00 }	{ \$4,732.00 }	{ \$2,366.00 }
Elimination Period	{ 6 Weeks }	{ \$8,160.00 }	{ (\$1,062.00) }
	{ 25 Weeks }	{ \$6,456.00 }	{ \$642.00 }
	{ 52 Weeks }	{ \$5,322.00 }	{ \$1,776.00 }
Benefit Period	{ 3 Year }	{ \$4,308.00 }	{ \$2,790.00 }
	{ 6 Year }	{ \$5,496.00 }	{ \$1,602.00 }
{ ABI @ 5% }	{ AAPB @ }	{ \$1,998.00 (Age 68#) }	{ \$5,100.00 }
	{ 5% ABI @ }	{ \$4,947.60 }	{ \$2,150.40 }
	{ 3% ABI @ }	{ \$6,022.80 }	{ \$1,075.20 }
	{ 4% }		
{ Add Survivorship Benefit }		{ \$8,801.52 }	{ (\$1,703.52) }
{ Add Paid-Up Nonforfeiture Benefit }		{ \$7,602.00 }	{ (\$504.00) }

Represents the age when the annual premium with AAPB equals or exceeds annual premium with ABI.

Refer to the Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {CHRISTOPHER M COX}

{04/23/2010}

90-2113 LTC (1010) {Standard} Policy Form TT.LTC.(1010) Illustration No. {AL2520-NHBLN-093823}
Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI

Cash Outlay and Benefit Analysis

QuietCare®

For {John Doe,} Age {50, Male}

Maximum Monthly Limit (Nursing Home Care): {\$6,000}

State of Execution: {Alaska}

Elimination Period: {12 Weeks}

Home Health Care: {100%}

Indexing Option: {Automatic Benefit Increase @5%}

Benefit Period: {Lifetime}

Other Options: {None}

Discounts: {None}

<u>Age</u>	<u>Cumulative Cash Outlay ABI @5%</u>	<u>Benefit Account Value</u>	<u>Maximum Monthly Limit</u>
{50}	{\$7,098}	{Unlimited}	{\$6,000}
{51}	{14,196}	{Unlimited}	{6,300}
{52}	{21,294}	{Unlimited}	{6,615}
{53}	{28,392}	{Unlimited}	{6,946}
{54}	{35,490}	{Unlimited}	{7,293}
{55}	{42,482}	{Unlimited}	{7,658}
{56}	{49,260}	{Unlimited}	{8,041}
{57}	{55,826}	{Unlimited}	{8,443}
{58}	{62,178}	{Unlimited}	{8,865}
{59}	{68,318}	{Unlimited}	{9,308}
{60}	{74,245}	{Unlimited}	{9,773}
{70}	{124,996}	{Unlimited}	{15,921}
{80}	{173,617}	{Unlimited}	{25,935}
{90}	{222,238}	{Unlimited}	{42,247}
{100}	{270,860}	{Unlimited}	{68,816}

Refer to the Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {CHRISTOPHER M COX}

{04/23/2010}

90-2115 LTC (1010) {Standard} Policy Form TT.LTC.(1010) Illustration No. {AL2520-NHBLN-093823}
Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life
Insurance Company, Milwaukee, WI

Cost of Waiting

QuietCare®

For {John Doe,} Age {50, Male}

Maximum Monthly Limit (Nursing Home Care): {\$6,000}

Elimination Period: {12 Weeks}

Indexing Option: {Automatic Benefit Increase @5%}

Other Options: {None}

State of Execution: {Alaska}

Home Health Care: {100%}

Benefit Period: {Lifetime}

Discounts: {None}

Purchasing a Northwestern long-term care insurance policy represents a positive first step in insuring your future. You may ask, "What would this coverage cost if I decided to wait?" The table below illustrates the future cost of long-term care premiums based on the policy shown.

Purchased At Age	Maximum Monthly Limit*	Initial Contract Premium**	Initial Cost of Waiting	Total Cash Outlay to Age 85***	Projected Cost of Waiting to Age 85
{50-Today}	{\$6,000}	{\$7,098}	{\$0}	{\$197,928}	
{51}	{6,300}	{7,535}	{437}	{204,946}	{0}
{52}	{6,615}	{8,004}	{906}	{212,230}	{7,019}
{53}	{6,946}	{8,551}	{1,453}	{220,860}	{14,303}
{54}	{7,293}	{9,138}	{2,040}	{229,778}	{22,932}
{55}	{7,658}	{9,749}	{2,651}	{238,451}	{31,851}
{60}	{9,773}	{13,975}	{6,877}	{293,972}	{40,524}
{65}	{12,474}	{21,368}	{14,270}	{376,290}	{96,045}
{70}	{15,921}	{36,459}	{29,361}	{517,172}	{178,362}
{75}	{20,321}	{65,169}	{58,071}	{681,672}	{319,244}
{79}	{24,700}	{101,221}	{94,123}	{702,471}	{483,745}
					{504,543}

** This illustration assumes that the Maximum Monthly Limit shown above increases at the elected Automatic Benefit Increase (ABI) amount of 5% compounded per year. Due to these assumed increases, the illustration reflects a Maximum Monthly Limit at later purchase ages that may exceed current Company issue limits. Currently the highest Maximum Monthly Limit available in this state is \$15,000.00.

*** Premiums shown are based on the current premium rate schedule for attained age Maximum Monthly Limit.

**** For illustration purposes only. The Total Cash Outlay assumes premiums are paid until age {85}.

Premiums, however, remain payable for life and are waived only during a qualifying claim as set forth by the Northwestern Long Term Care contract.

Illustrated purchases at future ages assume that the proposed insured is able to meet all underwriting guidelines set forth by Northwestern Long Term Care Insurance Company. The cost of waiting shown above reflects both the increased premiums charged for older issue ages and the cost of purchasing increased coverage amounts by indexing coverage to help offset the cost of inflation.

This illustration does not reflect that money is paid and received at different times.

While premiums may be an important consideration, your insurability, or ability to obtain coverage is also important. There are health requirements for qualifying for long-term insurance coverage. As we age, the risk of not qualifying for health reasons, or having an uncovered need for care, increases.

Refer to the Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {CHRISTOPHER M COX}

{04/23/2010}

90-2117 LTC (1010) {Standard} Policy Form TT.LTC.(1010) Illustration No. {AL2520-NHBLN-093823}
 Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI

Long-Term Care Self-Funding Calculator

QuietCare®

For {John Doe,} Age {50, Male}

State of Execution: {Alaska}

The following illustrates the potential cost of a future long-term care event beginning at age {78*} and lasting {4*} years. The current annual cost of care is {\$73,000**} and future costs assume 5% annual inflation. However, long term care costs may vary by age, what type of care is needed, where the care is provided and the length of the event.

Year	Age**	Current Annual Cost: {\$73,000}	Future Annual Cost
{2038}	{78}		{\$286,169}
{2039}	{79}		{\$300,478}
{2040}	{80}		{\$315,502}
{2041}	{81}		{\$331,277}
Total Resources Needed to Fund Future Expense+			{ \$1,233,426+ }

With an after tax return of {5%}*** annually, a single investment of {\$292,000} would be needed today to fund the future long-term care expense totaling {\$1,233,426.}

* This page illustrates a hypothetical claim occurring at age {78} lasting for {4} years and assumes the actual expenses will not exceed the Current Annual Cost. The actual cost of care may be higher or lower.

** Source: Northwestern Long Term Care Cost of Care Survey Report, November 2008, Long Term Care Group, Inc.

*** The after tax return rate of a single investment that would be required to generate the total resources needed to fund a future long term care expense under the assumed scenario.

+ Total Resources Needed to Fund Future Expense - Illustrates a pool of money the insured would need to fund a Long Term Care event lasting for the specified time frame. The actual cost of care may be higher or lower than the Future Annual Cost.

Refer to the Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {CHRISTOPHER M COX}

{04/23/2010}

Long-Term Care Insurance vs. Self-Funding

QuietCare®

For {John Doe,} Age {50, Male}

Maximum Monthly Limit (Nursing Home Care): {\$6,000}

Elimination Period: {12 Weeks}

Indexing Option: {Automatic Benefit Increase @5%}

Other Options: {None}

State of Execution: {Alaska}

Home Health Care: {100%}

Benefit Period: {Lifetime}

Discounts: {None}

Choosing the best way to fund a potential long-term care condition can be challenging. Two options are illustrated below. The Long-Term Care Insurance option illustrates the long-term care coverage (Benefit Account Value) available based on the cash outlay in column (1). The Self-Funding option illustrates the total amount available assuming an annual outlay equal to the annual premium earning an after-tax interest rate of {4%}. See description below for a detailed explanation of each column.

---Long Term Care Insurance Option---			---Self-Funding Option---	
	(1)	(2)	(3)	(4)
Attained Age	Cash Outlay	Total Benefit Acct Value Available	Annual Outlay	Total Amount Available
{50}	{\$7,098}	{Unlimited}	{\$7,098}	{\$7,098}
{55}	{6,992}	{Unlimited}	{6,992}	{46,974}
{60}	{5,927}	{Unlimited}	{5,927}	{91,650}
{65}	{4,862}	{Unlimited}	{4,862}	{140,239}
{70}	{4,862}	{Unlimited}	{4,862}	{196,956}
{75}	{4,862}	{Unlimited}	{4,862}	{265,963}
{80}	{4,862}	{Unlimited}	{4,862}	{349,919}
{85}	{4,862}	{Unlimited}	{4,862}	{452,065}
{90}	{4,862}	{Unlimited}	{4,862}	{576,341}
{95}	{4,862}	{Unlimited}	{4,862}	{727,542}
{100}	{4,862}	{Unlimited}	{4,862}	{911,500}

(1) Cash Outlay - Current annual premium less dividends for the long-term care policy shown above. This policy is guaranteed renewable coverage and will remain in force as long as premiums are paid. The Company retains the right to change premiums by class when the dividend is applicable.

(2) Total Benefit Account Value Available - Provides a pool of money from which the insured may draw up to the Maximum Monthly Limit for each day of care, after satisfying the policy's benefit eligibility provisions. The actual cost of care may be higher or lower than the Maximum Monthly Limit. Money not used for care is not refundable in cash.

(3) Annual Outlay - Annual amount invested at the assumed after-tax interest rate shown above.

(4) Total Amount Available - Represents the accumulated value of the annual outlay in Column (3), including earnings (based on the assumed annual after-tax interest rate.) This amount could be used for long-term care needs or for other purposes. The actual amount available may be higher or lower than shown based on actual results.

Refer to the Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {CHRISTOPHER M COX}

{04/23/2010}

90-2116 LTC (1010) {Standard} Policy Form TT.LTC.(1010) Illustration No. {AL2520-NHBLN-093823}
 Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI



Cost Benefit Analysis

QuietCare®

For {John Doe,} Age {50, Male}

Maximum Monthly Limit (Nursing Home Care): {\$6,000}

Elimination Period: {12 Weeks}

Indexing Option: {Automatic Benefit Increase @5%}

Other Options: {None}

State of Execution: {Alaska}

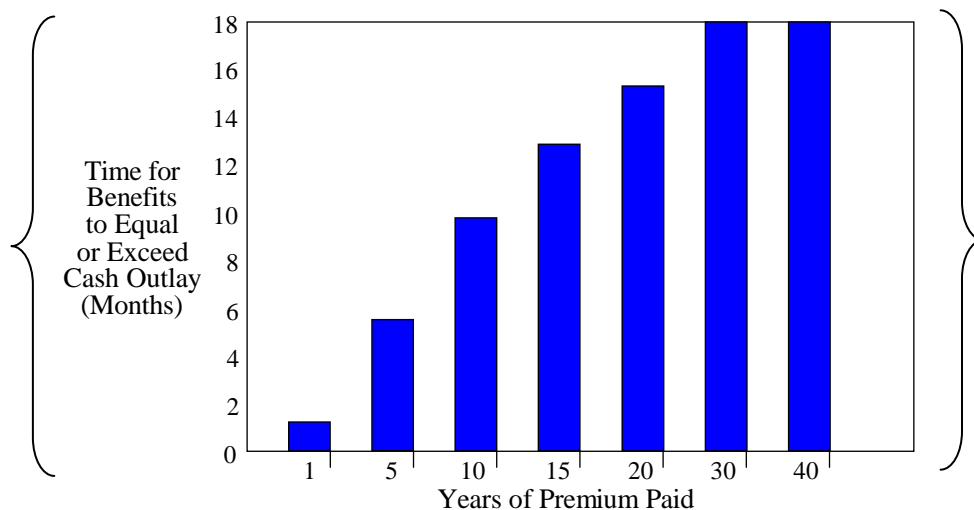
Home Health Care: {100%}

Benefit Period: {Lifetime}

Discounts: {None}

The purpose of this page is to illustrate an example of how long in months and days your policy would have to pay you benefits to equal or exceed the total premium that was paid at a certain point in the life of this policy. For purposes of illustration the Cumulative Cash Outlay is credited with a 6% interest rate to reflect the time value of money (a dollar today has more value than a dollar in the future).

<u>Years of Premiums Paid</u>	<u>Age</u>	<u>Cumulative Cash Outlay #</u>	<u>Maximum Monthly Limit at time of claim</u>	<u>Time for Benefits to Equal or Exceed Cash Outlay # +</u>
1	{50}	{\$7,098}	{\$6000}	{1 Months, 6 Days}
5	{54}	{\$40,012}	{\$7293}	{5 Months, 15 Days}
10	{59}	{\$90,696}	{\$9308}	{9 Months, 23 Days}
15	{64}	{\$152,521}	{\$11880}	{12 Months, 26 Days}
20	{69}	{\$231,516}	{\$15163}	{15 Months, 9 Days}
30	{79}	{\$478,696}	{\$24700}	{19 Months, 12 Days}
40	{89}	{\$921,358}	{\$40235}	{22 Months, 27 Days}



#Cash outlay equals premiums less illustrated dividends. See Cash Outlay pages for details. Illustrated dividends reflect current (2010 scale) claim, expense and investment experience. They are not estimates or a guarantee of future results. Any such dividends are declared annually by the Company in its discretion and are subject to change. These numbers are based on the assumption that non-guaranteed dividends currently illustrated will continue unchanged under the assumed scale for all years shown. This is not likely to occur and actual dividends may be larger or smaller than illustrated, and may be zero as a result of changes in the dividend scale. Any dividends will be used to reduce future premiums, or if not so used will be paid upon the death of the insured or termination due to exhaustion of benefits or surrender or cancellation of the policy.

+Assumes a full use of the Maximum Monthly Limit. Assumes 30 days in a month. Does not reflect indexing or interest while on claim.

Refer to the Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {CHRISTOPHER M COX, Agent}

{04/23/2010}

90-2349 LTC (1010) {Standard} Policy Form TT.LTC.(1010)
Northwestern Long Term Care Insurance Company, a subsidiary of
The Northwestern Mutual Life Insurance Company, Milwaukee, WI

Illustration No. {AL2520-NHBLN-093823}

Disclosure Statement

Cash outlay equals premiums less illustrated dividends. See Cash Outlay pages for details. Illustrated dividends reflect current (2010 scale) claim, expense and investment experience. They are not estimates or a guarantee of future results. Any such dividends are declared annually by the Company in its discretion and are subject to change. These numbers are based on the assumption that non-guaranteed dividends currently illustrated will continue unchanged under the assumed scale for all years shown. This is not likely to occur and actual dividends may be larger or smaller than illustrated, and may be zero as a result of changes in the dividend scale. {Any dividends will be used to reduce future premiums, or if not so used because the policy is in a non-premium paying status, will be accumulated as a Premium Refund which may not exceed the aggregate premiums paid. The Cumulative Premium Refund will be paid to the insured at the earlier of cancellation or termination of the policy or death of the insured. The illustrated Cumulative Premium Refund is subject to change in the dividend scale.}

The purpose of this material is for the marketing and solicitation of insurance. For illustration purposes only. The final premium for the coverage requested is subject to underwriting limits and approval. The amount of benefits provided depends on the benefits that are selected. The premium varies with the amount of benefits selected. This policy provides guaranteed renewable coverage and will remain in force as long as premiums are paid. The Company has never raised its rates for any long-term care insurance policy sold in this state or any other state. However, the Company retains the right to change premiums by class.

Policy forms TT.LTC.(1010) and TT.LTC.ML.(1010) contain exclusions and limitations.
Form TT.LTC.ML.(1010) is only available in New Jersey, New York, Ohio and Pennsylvania.

Presented By: {CHRISTOPHER M COX}

{04/23/2010}

90-2436 LTC (1010) {Standard} Policy Form TT.LTC.(1010) Illustration No. {AL2520-NHBLN-093823}
Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life
Insurance Company, Milwaukee, WI

Input Summary

QuietCare®

For {John Doe}

AGENT INFORMATION

Name: {CHRISTOPHER M COX}

PERSONAL INFORMATION

First: {John}
Last: {Doe}
Sex: {Male}
Insurable Age: {50}
Risk Class: {Standard}
Discount: {None}
MultiLife Discount: {No}

POLICY INFORMATION

Maximum Monthly Limit: {6,000}
Home Health Care: {100%}
Elimination Period: {12 Weeks}
Benefit Period: {Lifetime}
Payment Duration: {For Life}
Automatic Benefit Increase: {5%}
Illustrate Hypothetical Claim: {No}

PRESENTATION OPTIONS

State of Residence: {Alaska}
State of Execution: {Alaska}
State of Presentation: {Alabama}

Cover Page

Title 1: *QuietCare*®

Date: {04/23/2010}

Benefit Summary

Illustrate Future: Premium/Dividend/Benefits

Compare Payment Durations

10 Pay

To Age 65

Premium Support Page

Alternative Plan Design

Maximum Monthly Limit Alt 1: \$5000.00

Maximum Monthly Limit Alt 2: \$4000.00

Premium and Benefit Analysis

Cost of Waiting

Outlay Comparison Age: 85

Input Summary

QuietCare®

For {John Doe}

{
Cost Benefit Analysis
Why People Own Long-Term Care Insurance
LTC Need
Where Is LTC Received
Projected LTC Cost
LTC Options
Should I Self-Insure?
NLTC Ratings
QuietCare® Worksheet
Input Summary
}

CAFETERIA PLANS (IRC SECTION 125(f)) AND FLEXIBLE SPENDING ACCOUNTS (FSA)

LTCi premiums cannot come from a cafeteria plan or an FSA on a tax-favored basis. This is also true for premiums from an Individual Retirement Account (IRA) or 401(k).

HEALTH REIMBURSEMENT ARRANGEMENTS (HRA)

If the HRA is not also an FSA, eligible LTCi premiums paid from the HRA generally are a qualified medical expense (i.e., come out tax-free).

NON-PROFIT AND NOT-FOR PROFIT ORGANIZATIONS

The full LTCi premium paid by the non-profit organization for an employee is excluded from employee's income and is reported to the IRS as part of the organization's expenses. There is no deduction because the organization pays no taxes.

GIFT TAX EXCLUSION

It is possible to exclude from gift taxes the eligible LTCi premium paid for another person. Premiums paid for another person in excess of the eligible LTCi premium will count against the annual \$13,000 gift tax exclusion.

BENEFITS RECEIVED

Regardless of how the LTCi premium is paid, the benefits received from an LTCi policy are not considered taxable income. The only exception is with a per diem policy that pays a high benefit in excess of the actual cost of care adjusted for inflation.

GLOSSARY OF TERMS

Cafeteria plans (IRC section 125(f))

Some employers set aside a certain dollar amount that allows employees to mix and match fringe benefits that fit their personal needs. The employee can choose to use these funds for tax-free benefits (such as life, health, disability, dental and vision insurance, and dependent care) or as taxable income.

Flexible Spending Accounts (FSA)

Employees and/or employers can contribute to the FSA using pre-tax income. The contributions are determined at the beginning of the year and cannot change. The employee is reimbursed from the account for specified medical expenses. Any money left in the account at the end of the year is forfeited.

Gift Taxes

The IRS generally imposes a gift tax upon those who make gratuitous lifetime transfers (taxing the donor who makes the gift). There are, however, certain exclusions and exemptions, including an annual gift tax exclusion of \$13,000 per donee⁶, plus tuition and medical expenses – which include paying eligible LTCi premiums for another person. The donor simply pays the eligible LTCi premium for the donee, and there will be no gift tax imposed on that amount.

Health Reimbursement Arrangements (HRA)

Using employer's funds, employees are reimbursed for substantiated medical expenses (deductibles, coinsurance and co-payments) including the costs for health insurance. Funds in an HRA can carry over from year to year and stay with the employer when the employee leaves the company.

Health Savings Accounts

Health Savings Accounts (HSAs) are available to those individuals and families who have a high-deductible health insurance plan. The idea is that consumers will pay out-of-pocket for their initial health care needs using money in their HSA account until the insurance deductible is met. Contributions to the HSA are excluded from an employee's income and distributions for qualified medical expenses are tax-free.

The maximum amount that can go into an HSA each year is the lesser of the insurance deductible and the indexed limit of \$3,050⁷ for individuals and \$6,150⁸ for families (for 2010). Employees and/or employers can contribute to the HSA. Individuals own the account and unspent amounts remain in the HSA over time where interest is earned on the account without taxation.

Although the information contained in this document is believed to be accurate, this document is not intended as a primary or substitute resource for evaluating the relevant legal, tax or accounting principles related to the topic(s) addressed. Judicial and administrative interpretations of existing laws and regulations, and the actual tax and accounting laws, rules and regulations are subject to change, and Northwestern Long Term Care Insurance Company (NLTC) cannot predict whether, how and when such changes might occur. NLTC's publication of this document is not intended to provide legal, accounting or tax services or advice, and should not be relied on as such. Individuals must rely upon their own legal, accounting or tax advisors to consider and apply these principles to specific situations and transactions. Insurance Policy Forms: RS.LTC.(0708) and RS.LTC.ML.(0708). Policy Form RS.LTC.ML(0708) is only available in New Jersey, New York, Ohio and Pennsylvania. The purpose of this material is for the marketing and solicitation of insurance. A financial representative (a licensed insurance agent of Northwestern Long Term Care Insurance Company) may contact you. This policy contains exclusions and limitations.

⁶IRS Publication 950

⁷I.R.C. § 223(b)(2)(A)

⁸I.R.C. § 223(b)(2)(B)



Comparison of Indexing Benefits

QuietCare®

For {John Doe,} Age {50, Male}

Maximum Monthly Limit (Nursing Home Care): {\$6,000}

Elimination Period: {12 Weeks}

Indexing Option: {Automatic Benefit Increase @5%}

Other Options: {None}

State of Execution: {Alaska}

Home Health Care: {100%}

Benefit Period: {Lifetime}

Discounts: {None}

<u>Age</u>	<u>Premium without I ndexing</u>	<u>Maximum Monthly Limit</u>	<u>Premium with AAPB @5%</u>	<u>Maximum Monthly Limit</u>	<u>Premium with ABI @5%</u>	<u>Maximum Monthly Limit</u>
{50}	{\$1,722}	{\$6,000}	{\$1,998}	{\$6,000}	{\$7,098}	{\$6,000}
{51}	{1,722}	{6,000}	{2,102}	{6,300}	{7,098}	{6,300}
{52}	{1,722}	{6,000}	{2,217}	{6,615}	{7,098}	{6,615}
{53}	{1,722}	{6,000}	{2,343}	{6,946}	{7,098}	{6,946}
{54}	{1,722}	{6,000}	{2,483}	{7,293}	{7,098}	{7,293}
{55}	{1,722}	{6,000}	{2,637}	{7,658}	{7,098}	{7,658}
{56}	{1,722}	{6,000}	{2,807}	{8,041}	{7,098}	{8,041}
{57}	{1,722}	{6,000}	{2,994}	{8,443}	{7,098}	{8,443}
{58}	{1,722}	{6,000}	{3,203}	{8,865}	{7,098}	{8,865}
{59}	{1,722}	{6,000}	{3,437}	{9,308}	{7,098}	{9,308}
{60}	{1,722}	{6,000}	{3,698}	{9,773}	{7,098}	{9,773}
{70}	{1,722}	{6,000}	{9,246}	{15,921}	{7,098}	{15,921}
{80}	{1,722}	{6,000}	{31,976}	{25,935}	{7,098}	{25,935}
{90}	{1,722}	{6,000}	{59,864}	{33,101}	{7,098}	{42,247}
{100}	<u>{1,722}</u>	<u>{6,000}</u>	<u>{59,864}</u>	<u>{33,101}</u>	<u>{7,098}</u>	<u>{68,816}</u>
Total Premiums						
Paid @100	{\$87,822}		{\$1,418,981}		{\$361,998}	
Total Benefit						
Account Value @100		{Unlimited}		{Unlimited}		{Unlimited}

Refer to the Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {CHRISTOPHER M COX}

{04/23/2010}

90-2114 LTC (1010) {Standard} Policy Form TT.LTC.(1010) Illustration No. {AL2520-NHBLN-094235}
 Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life
 Insurance Company, Milwaukee, WI



ABI Indexing Benefits Graph

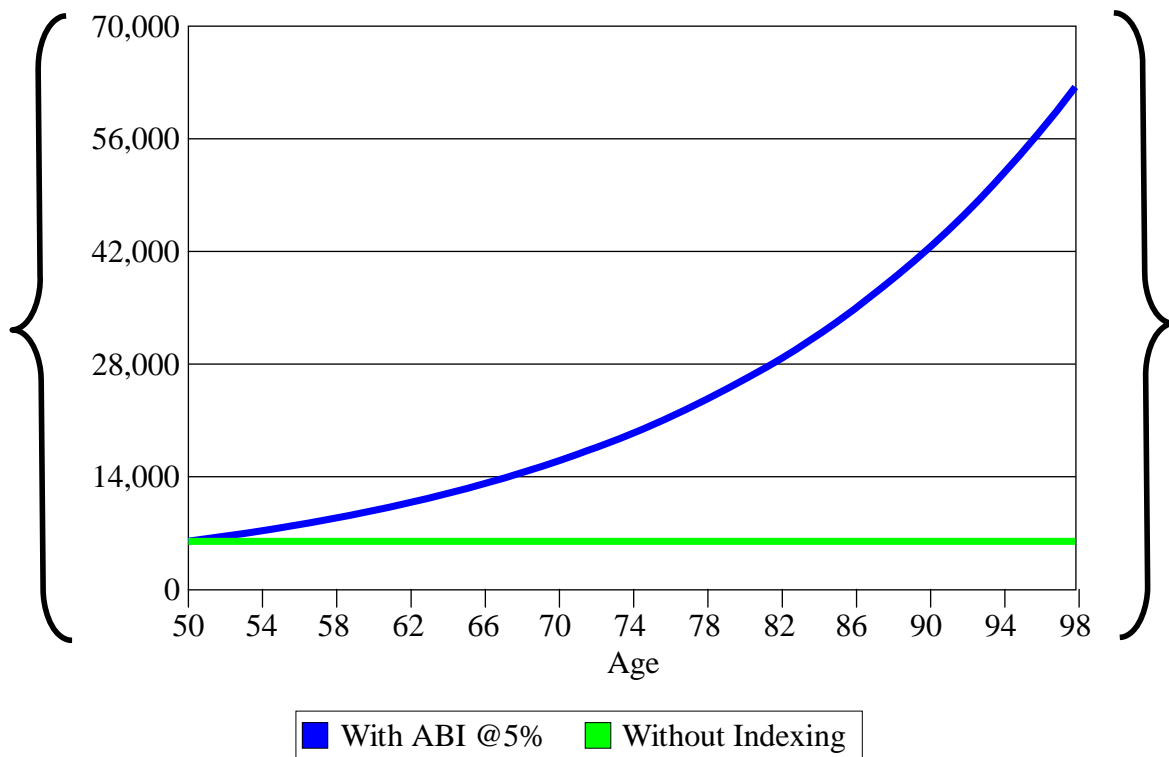
QuietCare®

For {John Doe,} Age {50, Male}

Maximum Monthly Limit (Nursing Home Care): {\$6,000}
Elimination Period: {12 Weeks}
Indexing Option: {Automatic Benefit Increase @5%}
Other Options: {None}

State of Execution: {Alaska}
Home Health Care: {100%}
Benefit Period: {Lifetime}
Discounts: {None}

Maximum Monthly Limit



The purpose of this material is for the marketing and solicitation of insurance. For illustration purposes only. The final premium for the coverage requested is subject to underwriting limits and approval. The amount of benefits provided depends on the benefits that are selected. The premium varies with the amount of benefits selected. This policy provides guaranteed renewable coverage and will remain in force as long as premiums are paid. The Company has never raised its rates for any long-term care insurance policy sold in this state or any other state. However, the Company retains the right to change premiums by class.

Refer to the Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {CHRISTOPHER M COX, Agent}

{04/23/2010}

90-2114 LTC (1010) {Standard} Policy Form TT.LTC.(1010)
Northwestern Long Term Care Insurance Company, a subsidiary of
The Northwestern Mutual Life Insurance Company, Milwaukee, WI

Illustration No. {AL2520-NHBLN-094235}



AAPB Indexing Benefits Graph

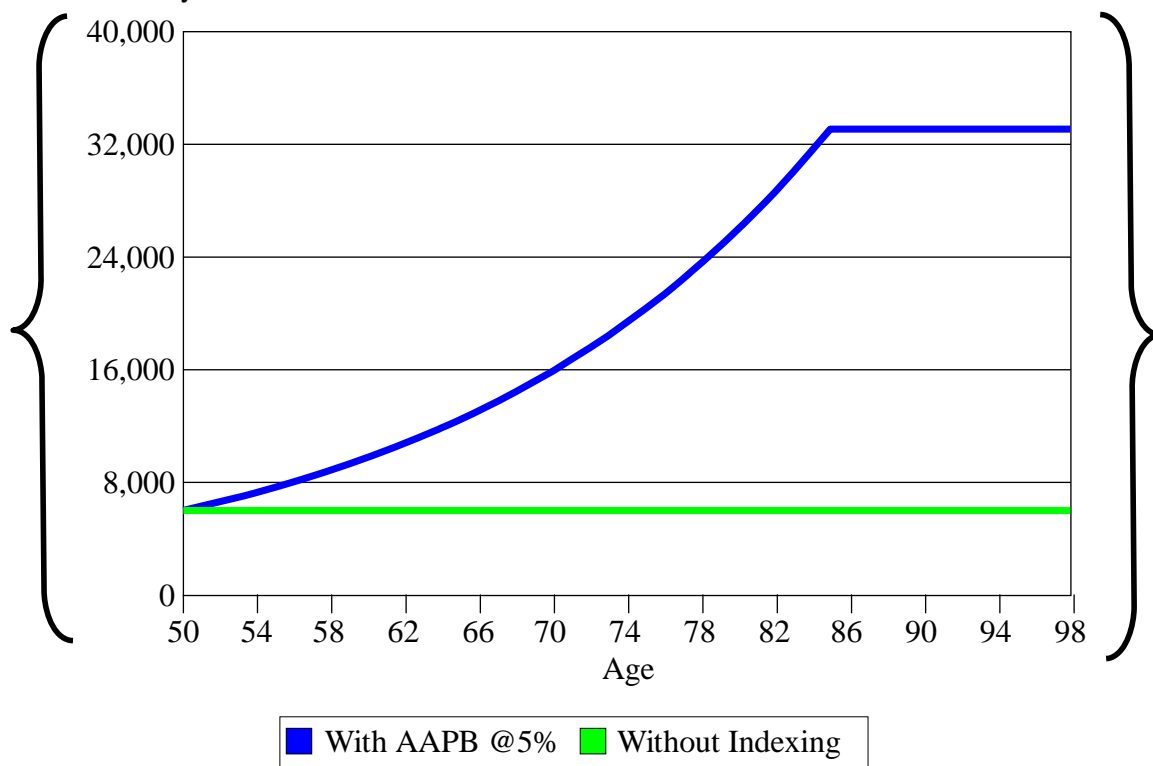
QuietCare®

For {John Doe,} Age {50, Male}

Maximum Monthly Limit (Nursing Home Care): {\$6,000}
Elimination Period: {12 Weeks}
Indexing Option: {Automatic Benefit Increase @5%}
Other Options: {None}

State of Execution: {Alaska}
Home Health Care: {100%}
Benefit Period: {Lifetime}
Discounts: {None}

Maximum Monthly Limit



The purpose of this material is for the marketing and solicitation of insurance. For illustration purposes only. The final premium for the coverage requested is subject to underwriting limits and approval. The amount of benefits provided depends on the benefits that are selected. The premium varies with the amount of benefits selected. This policy provides guaranteed renewable coverage and will remain in force as long as premiums are paid. The Company has never raised its rates for any long-term care insurance policy sold in this state or any other state. However, the Company retains the right to change premiums by class.

Refer to the Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {CHRISTOPHER M COX, Agent}

{04/23/2010}

90-2114 LTC (1010) {Standard} Policy Form TT.LTC.(1010)
Northwestern Long Term Care Insurance Company, a subsidiary of
The Northwestern Mutual Life Insurance Company, Milwaukee, WI

Illustration No. {AL2520-NHBLN-094235}



Indexing Cash Outlay Graph

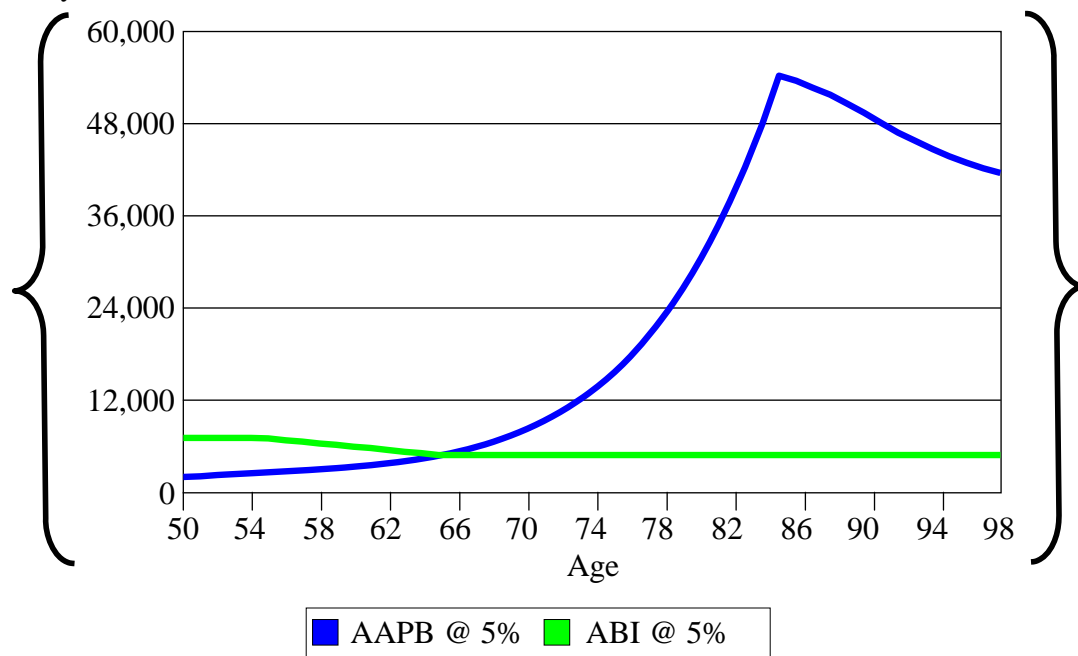
QuietCare®

For {John Doe,} Age {50, Male}

Maximum Monthly Limit (Nursing Home Care): {\$6,000}
Elimination Period: {12 Weeks}
Indexing Option: {Automatic Benefit Increase @5%}
Other Options: {None}

State of Execution: {Alaska}
Home Health Care: {100%}
Benefit Period: {Lifetime}
Discounts: {None}

Cash Outlay#



The purpose of this material is for the marketing and solicitation of insurance. For illustration purposes only. The final premium for the coverage requested is subject to underwriting limits and approval. The amount of benefits provided depends on the benefits that are selected. The premium varies with the amount of benefits selected. This policy provides guaranteed renewable coverage and will remain in force as long as premiums are paid. The Company has never raised its rates for any long-term care insurance policy sold in this state or any other state. However, the Company retains the right to change premiums by class.

Cash outlay equals premiums less illustrated dividends. See Cash Outlay pages for details. Illustrated dividends reflect current (2010 scale) claim, expense and investment experience. They are not estimates or a guarantee of future results. Any such dividends are declared annually by the Company in its discretion and are subject to change. These numbers are based on the assumption that non-guaranteed dividends currently illustrated will continue unchanged under the assumed scale for all years shown. This is not likely to occur and actual dividends may be larger or smaller than illustrated, and may be zero as a result of changes in the dividend scale. Any dividends will be used to reduce future premiums, or if not so used will be paid upon the death of the insured or termination due to exhaustion of benefits or surrender or cancellation of the policy.

At age 66, the cash outlay with ABI at 5% will be approximately \$4,862.13. At this age the annual cash outlay with AAPB equals or exceeds the annual cash outlay with ABI.

Refer to the Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {CHRISTOPHER M COX, Agent}

{04/23/2010}

90-2114 LTC (1010) {Standard} Policy Form TT.LTC.(1010)
Northwestern Long Term Care Insurance Company, a subsidiary of
The Northwestern Mutual Life Insurance Company, Milwaukee, WI

Illustration No. {AL2520-NHBLN-094235}

Joint Spousal Summary of Long-Term Care Insurance Coverage

QuietCare®

Prepared for {ABC Mutual}

State of Execution: {Alabama}

<u>Name</u>	<u>Max Monthly Limit</u>	<u>Elimination Period</u>	<u>Benefit Period</u>	<u>Benefit Account Value</u>	<u>Indexing Option</u>	<u>NFB</u>	<u>Survivorship Benefit</u>	<u>MultiLife Discount</u>
{BBB, AAA}	{6000}	{12 Weeks}	{Lifetime}	{Unlimited}	{NONE}	{N}	{N}	{N}
{CCC, BBB}	{6000}	{12 Weeks}	{Lifetime}	{Unlimited}	{NONE}	{N}	{N}	{N}

The purpose of this material is for the marketing and solicitation of insurance. For illustration purposes only. The final premium for the coverage requested is subject to underwriting limits and approval. The amount of benefits provided depends on the benefits that are selected. The premium varies with the amount of benefits selected. This policy provides guaranteed renewable coverage and will remain in force as long as premiums are paid. The Company has never raised its rates for any long-term care insurance policy sold in this state or any other state. However, the Company retains the right to change premiums by class.

Refer to the Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {CHRISTOPHER M COX}

{04/23/2010}

90-2132 LTC (1010) {Standard} Policy Form TT.LTC.(1010) Illustration No. {AL2530-NHBLN-134649}
Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI

Summary of Long-Term Care Insurance Coverage

QuietCare®

Prepared for {ABC Mutual}

State of Execution: {Alabama}

<u>Name</u>	<u>Max Monthly Limit</u>	<u>Elimination Period</u>	<u>Benefit Period</u>	<u>Benefit Account Value</u>	<u>Indexing Option</u>	<u>NFB</u>	<u>Survivorship Benefit</u>	<u>Comp/ Spousal Discount</u>
{BBB, AAA}	{6000}	{12 Weeks}	{Lifetime}	{Unlimited}	{NONE}	{N}	{N}	{N}
{CCC, BBB}	{6000}	{12 Weeks}	{Lifetime}	{Unlimited}	{NONE}	{N}	{N}	{N}
{DDD, CCC}	{6000}	{12 Weeks}	{Lifetime}	{Unlimited}	{NONE}	{N}	{N}	{N}

Refer to the Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {CHRISTOPHER M COX}

{04/23/2010}

90-2134 LTC (1010) {Standard} Policy Form TT.LTC.(1010) Illustration No. {AL2530-NHBLN-140210}
Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life
Insurance Company, Milwaukee, WI

Joint Spousal Summary of Long-Term Care Insurance Premiums

QuietCare®

Prepared for {ABC Mutual}

State of Execution: {Alabama}

<u>Name</u>	<u>Age</u>	<u>Risk Class</u>	<u>Payment Duration</u>	<u>Annual Premium</u>	<u>Total Discounted Premium</u>
{BBB, AAA}	{50}	{STD}	{For Life}	{ \$1,722.00 }	{ \$1,205.40 }
{CCC, BBB}	{50}	{STD}	{For Life}	{ \$1,722.00 }	{ \$1,205.40 }
Total Annual Premium:				{ \$3,444.00 }	
Less: MultiLife Discount				{ \$0.00 }	
Spousal/Comp. Discount				{ \$1,033.20 }	
Total Discounted Premium:*					{ \$2,410.80 }

Initial Modal Premiums with Discounts*

	<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>
Premium By Frequency	{ \$2,410.80 }	{ \$1,234.32 }	{ \$624.40 }	{ \$209.74 }
Annualized Premium	{ \$2,410.80 }	{ \$2,468.64 }	{ \$2,497.60 }	{ \$2,516.88 }
Less: Annual Premium	<u>{ \$2,410.80 }</u>	<u>{ \$2,410.80 }</u>	<u>{ \$2,410.80 }</u>	<u>{ \$2,410.80 }</u>
Amount in Excess of Annual Premium #	{ 0.00 }	{ \$57.84 }	{ \$86.80 }	{ \$106.08 }

* Premiums reflect a Spousal Two Insured discount of 30%.

Premium amounts for future years, the difference between the annual premium and total payments on other frequencies in future years, and an annual percentage rate (APR) calculation, may be obtained from your Financial Representative. The APR calculation is also available through www.northwesternmutual.com.

The purpose of this material is for the marketing and solicitation of insurance. For illustration purposes only. The final premium for the coverage requested is subject to underwriting limits and approval. The amount of benefits provided depends on the benefits that are selected. The premium varies with the amount of benefits selected. This policy provides guaranteed renewable coverage and will remain in force as long as premiums are paid. The Company has never raised its rates for any long-term care insurance policy sold in this state or any other state. However, the Company retains the right to change premiums by class.

Refer to the Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {CHRISTOPHER M COX}

{04/23/2010}

Summary of Long-Term Care Insurance Premiums

QuietCare®

Prepared for {ABC Mutual}

State of Execution: {Alabama}

<u>Name</u>	<u>Age</u>	<u>Risk Class</u>	<u>Payment Duration</u>	<u>Annual Premium</u>	<u>Annual Premium with MLD</u>	<u>Annual Premium with SD</u>	<u>Total Discounted Premium</u>
{BBB, AAA}	{50}	{STD}	{For Life}	{ \$1,722.00 }	{ \$1,636.20 }	{ \$1,636.20 }	{ \$1,636.20 }
{CCC, BBB}	{50}	{STD}	{For Life}	{ \$1,722.00 }	{ \$1,636.20 }	{ \$1,636.20 }	{ \$1,636.20 }
{DDD, CCC}	{50}	{STD}	{For Life}	{ \$1,722.00 }	{ \$1,636.20 }	{ \$1,636.20 }	{ \$1,636.20 }
Total Annual Premium:					{ \$5,166.00 }		
Less: MultiLife Discount					{ \$257.40 }		
Spousal/Comp. Discount					{ \$0.00 }		
Total Discounted Premium:					{ \$4,908.60 }		

Initial Modal Premiums with Discount

	<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>
Premium By Frequency	{ \$4,908.60 }	{ \$2,513.19 }	{ \$1,271.34 }	{ \$427.05 }
Annualized Premium	{ \$4,908.60 }	{ \$5,026.38 }	{ \$5,085.36 }	{ \$5,124.60 }
Less: Annual Premium	<u>{ \$4,908.60 }</u>	<u>{ \$4,908.60 }</u>	<u>{ \$4,908.60 }</u>	<u>{ \$4,908.60 }</u>
Amount in Excess of Annual Premium #	{ 0.00 }	{ \$117.78 }	{ \$176.76 }	{ \$216.00 }

Premium amounts for future years, the difference between the annual premium and total payments on other frequencies in future years, and an annual percentage rate (APR) calculation, may be obtained from your Financial Representative. The APR calculation is also available through www.northwesternmutual.com.

The purpose of this material is for the marketing and solicitation of insurance. For illustration purposes only. The final premium for the coverage requested is subject to underwriting limits and approval. The amount of benefits provided depends on the benefits that are selected. The premium varies with the amount of benefits selected. This policy provides guaranteed renewable coverage and will remain in force as long as premiums are paid. The Company has never raised its rates for any long-term care insurance policy sold in this state or any other state. However, the Company retains the right to change premiums by class.

Refer to the Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {CHRISTOPHER M COX}

{04/23/2010}

90-2135 LTC (1010)

Policy Form TT.LTC.(1010) Illustration No. {AL2530-NHBLN-140210}

Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI

Annual Aggregate Cash Outlay for Two Policies

QuietCare®

{BBB, AAA,} Age {50, Female}

{CCC, BBB,} Age {50, Male}

State of Execution: {Alabama}

Policy Year	Year	Aggregate Cash Outlay #*	Cumulative Aggregate Cash Outlay #*
1	{2010}	{\$2,411}	{\$2,411}
2	{2011}	{2,411}	{4,822}
3	{2012}	{2,411}	{7,232}
4	{2013}	{2,411}	{9,643}
5	{2014}	{2,411}	{12,054}
6	{2015}	{2,375}	{14,429}
7	{2016}	{2,302}	{16,731}
8	{2017}	{2,230}	{18,961}
9	{2018}	{2,158}	{21,119}
10	{2019}	{2,085}	{23,204}
15	{2024}	{1,724}	{32,546}
20	{2029}	{1,651}	{40,803}
25	{2034}	{1,651}	{49,060}
30	{2039}	{1,651}	{57,317}
35	{2044}	{1,651}	{65,574}
40	{2049}	{1,651}	{73,831}
45	{2054}	{1,651}	{82,088}
50	{2059}	{1,651}	{90,345}
55	{2064}	{**}	{**}
60	{2069}	{**}	{**}

Total Cash Outlay

Paid @Policy Year 60*: {\$91,996}

Cash outlay equals premiums less illustrated dividends. See Cash Outlay pages for details. Illustrated dividends reflect current (2010 scale) claim, expense and investment experience. They are not estimates or a guarantee of future results. Any such dividends are declared annually by the Company in its discretion and are subject to change. These numbers are based on the assumption that non-guaranteed dividends currently illustrated will continue unchanged under the assumed scale for all years shown. This is not likely to occur and actual dividends may be larger or smaller than illustrated, and may be zero as a result of changes in the dividend scale. Any dividends will be used to reduce future premiums, or if not so used will be paid upon the death of the insured or termination due to exhaustion of benefits or surrender or cancellation of the policy.

*Aggregate Cash Outlay includes the individual Cash Outlay for all policies listed on the Joint Benefit Summary page.

**This page illustrates what the Annual Aggregate Cash Outlay and Cumulative Aggregate Cash Outlay will be for the first 60 years of the policies or to age 100. Premiums, however, remain payable for the specified Payment Duration and are waived only during a qualifying claim as set forth by the Northwestern Long term Care contract.

The purpose of this material is for the marketing and solicitation of insurance. For illustration purposes only. The final premium for the coverage requested is subject to underwriting limits and approval. The amount of benefits provided depends on the benefits that are selected. The premium varies with the amount of benefits selected. This policy provides guaranteed renewable coverage and will remain in force as long as premiums are paid. The Company has never raised its rates for any long-term care insurance policy sold in this state or any other state. However, the Company retains the right to change premiums by class.

Refer to the Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {CHRISTOPHER M COX}

{04/23/2010}

Annual Aggregate Cash Outlay for Multiple Policies

QuietCare®

Prepared for {ABC Mutual}

State of Execution: {Alabama}

Policy Year	Year	Aggregate Cash Outlay #*	Cumulative Aggregate Cash Outlay #*
1	{2010}	{ \$4,909 }	{ \$4,909 }
2	{2011}	{ 4,909 }	{ 9,817 }
3	{2012}	{ 4,909 }	{ 14,726 }
4	{2013}	{ 4,909 }	{ 19,634 }
5	{2014}	{ 4,909 }	{ 24,543 }
6	{2015}	{ 4,835 }	{ 29,378 }
7	{2016}	{ 4,688 }	{ 34,066 }
8	{2017}	{ 4,540 }	{ 38,606 }
9	{2018}	{ 4,393 }	{ 42,999 }
10	{2019}	{ 4,246 }	{ 47,245 }
15	{2024}	{ 3,510 }	{ 66,266 }
20	{2029}	{ 3,362 }	{ 83,078 }
25	{2034}	{ 3,362 }	{ 99,890 }
30	{2039}	{ 3,362 }	{ 116,702 }
35	{2044}	{ 3,362 }	{ 133,514 }
40	{2049}	{ 3,362 }	{ 150,326 }
45	{2054}	{ 3,362 }	{ 167,138 }
50	{2059}	{ 3,362 }	{ 183,950 }
55	{2064}	{ ** }	{ ** }
60	{2069}	{ ** }	{ ** }

Total Cash Outlay

Paid @Policy Year 60*: { \$187,312 }

*Aggregate Cash Outlay includes the individual Cash Outlay for all policies listed on the MultiLife Benefit Summary page.

**This page illustrates what the Annual Aggregate Cash Outlay and Cumulative Aggregate Cash Outlay will be for the first 60 years of the policies or to age 100. Premiums, however, remain payable for the specified Payment Duration and are waived only during a qualifying claim as set forth by the Northwestern Long term Care contract.

Refer to the Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {CHRISTOPHER M COX}

{04/23/2010}

90-2315 LTC (1010)

Policy Form TT.LTC.(1010) Illustration No. {AL2530-NHBLN-140210}

Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI

AAPB To ABI Benefit Change

QuietCare®

For {Norm Weston,} {Age 50, Male}

Maximum Monthly Limit (Nursing Home Care): {\$6,000}

Elimination Period: {12 Weeks}

Indexing Option: {Automatic Additional Purchase Benefit @5%}

Other Options: {None}

State of Execution: {Alaska}

Home Health Care: {100%}

Benefit Period: {Lifetime}

Discounts: {None}

<u>Age</u>	<u>Premium with AAPB @5%</u>	<u>Maximum Monthly Limit</u>	<u>Premium with AAPB to 5% ABI Change *</u>	<i>Cash Outlay after Policy Change has been Executed</i>		
				<u>5 Years Later</u>	<u>10 Years Later</u>	<u>15 Years Later</u>
{50}	{\$1,998}	{\$6,000}	{N/A}	{N/A}	{N/A}	{N/A}
{51}	{2,102}	{6,300}	{\$7,463}	{\$7,299}	{\$6,180}	{\$5,112}
{52}	{2,217}	{6,615}	{7,844}	{7,620}	{6,444}	{5,373}
{53}	{2,343}	{6,946}	{8,284}	{7,997}	{6,754}	{5,675}
{54}	{2,483}	{7,293}	{8,754}	{8,399}	{7,086}	{5,996}
{55}	{2,637}	{7,658}	{9,241}	{8,814}	{7,428}	{6,330}
{56}	{2,807}	{8,041}	{9,768}	{9,265}	{7,851}	{6,691}
{57}	{2,994}	{8,443}	{10,313}	{9,730}	{8,289}	{7,064}
{58}	{3,203}	{8,865}	{10,977}	{10,307}	{8,823}	{7,519}
{59}	{3,437}	{9,308}	{11,682}	{10,918}	{9,390}	{8,002}
{60}	{3,698}	{9,773}	{12,440}	{11,576}	{9,998}	{8,522}
{61}	{3,990}	{10,262}	{13,237}	{12,317}	{10,636}	{9,067}
{62}	{4,315}	{10,775}	{14,093}	{13,111}	{11,320}	{9,654}
{63}	{4,685}	{11,314}	{15,157}	{14,105}	{12,174}	{10,382}

*The AAPB to ABI Change column represents what the new premium with Automatic Benefit Increase (ABI) would be at an attained age rate in a particular year (up to age 79) for this policy if it were changed to an ABI premium design. No additional underwriting is required to make this change as long as automatic benefit increases are available under the terms of the AAPB. The new premium with ABI would remain level for the remaining years of the policy as long as premium rates remained the same and no other policy changes were made.

Refer to the Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {CHRISTOPHER M COX}

{05/24/2010}

90-2316 LTC (1010) {Standard} Policy Form TT.LTC.(1010) Illustration No. {AL2530-NHBLN-145902}
Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI

AAPB To ABI Benefit Change

QuietCare®

For {Norm Weston,} {Age 50, Male}

Maximum Monthly Limit (Nursing Home Care): {\$6,000}

Elimination Period: {12 Weeks}

Indexing Option: {Automatic Additional Purchase Benefit @5%}

Other Options: {None}

State of Execution: {Alaska}

Home Health Care: {100%}

Benefit Period: {Lifetime}

Discounts: {None}

<u>Age</u>	<u>Premium with AAPB @5%</u>	<u>Maximum Monthly Limit</u>	<u>Premium with AAPB to 5% ABI Change *</u>	<i>Cash Outlay after Policy Change has been Executed</i>		
				<u>5 Years Later</u>	<u>10 Years Later</u>	<u>15 Years Later</u>
{64}	{5,105}	{11,880}	{16,313}	{15,183}	{13,101}	{11,174}
{65}	{5,582}	{12,474}	{17,544}	{16,328}	{14,086}	{12,018}
{66}	{6,125}	{13,098}	{18,872}	{17,560}	{15,146}	{12,927}
{67}	{6,741}	{13,753}	{20,303}	{18,884}	{16,286}	{13,907}
{68}	{7,456}	{14,441}	{22,337}	{20,790}	{17,921}	{15,301}
{69}	{8,285}	{15,163}	{24,574}	{22,884}	{19,718}	{16,833}
{70}	{9,246}	{15,921}	{27,038}	{25,186}	{21,693}	{18,521}
{71}	{10,361}	{16,717}	{29,770}	{27,733}	{23,880}	{20,392}
{72}	{11,653}	{17,553}	{32,768}	{30,521}	{26,273}	{22,446}
{73}	{13,144}	{18,431}	{36,127}	{33,641}	{28,952}	{24,747}
{74}	{14,862}	{19,353}	{39,853}	{37,092}	{31,916}	{27,299}
{75}	{16,841}	{20,321}	{43,925}	{40,851}	{35,146}	{30,088}
{76}	{19,121}	{21,337}	{48,424}	{44,992}	{38,706}	{33,170}
{77}	{21,749}	{22,404}	{53,380}	{49,538}	{42,619}	{36,565}

*The AAPB to ABI Change column represents what the new premium with Automatic Benefit Increase (ABI) would be at an attained age rate in a particular year (up to age 79) for this policy if it were changed to an ABI premium design. No additional underwriting is required to make this change as long as automatic benefit increases are available under the terms of the AAPB. The new premium with ABI would remain level for the remaining years of the policy as long as premium rates remained the same and no other policy changes were made.

Refer to the Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {CHRISTOPHER M COX}

{05/24/2010}

90-2316 LTC (1010) {Standard} Policy Form TT.LTC.(1010) Illustration No. {AL2530-NHBLN-145902}
Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI

AAPB To ABI Benefit Change

QuietCare®

For {Norm Weston,} {Age 50, Male}

Maximum Monthly Limit (Nursing Home Care): {\$6,000}

Elimination Period: {12 Weeks}

Indexing Option: {Automatic Additional Purchase Benefit @5%}

Other Options: {None}

State of Execution: {Alaska}

Home Health Care: {100%}

Benefit Period: {Lifetime}

Discounts: {None}

<u>Age</u>	Premium with	Maximum	Premium with	<i>Cash Outlay after Policy Change has been Executed</i>		
	<u>AAPB @5%</u>	<u>Monthly Limit</u>	<u>AAPB to 5% ABI Change *</u>	<u>5 Years Later</u>	<u>10 Years Later</u>	<u>15 Years Later</u>
{78}	{24,723}	{23,524}	{\$58,421}	{\$54,116}	{\$46,568}	{\$40,018}
{79}	{28,112}	{24,700}	{64,228}	{59,391}	{51,118}	{43,996}
{80}	{31,976}	{25,935}	{N/A}	{N/A}	{N/A}	{N/A}
{81}	{36,324}	{27,232}	{N/A}	{N/A}	{N/A}	{N/A}
{82}	{41,215}	{28,594}	{N/A}	{N/A}	{N/A}	{N/A}
{83}	{46,717}	{30,024}	{N/A}	{N/A}	{N/A}	{N/A}
{84}	{52,905}	{31,525}	{N/A}	{N/A}	{N/A}	{N/A}
{85}	{59,864}	{33,101}	{N/A}	{N/A}	{N/A}	{N/A}
{86}	{59,864}	{33,101}	{N/A}	{N/A}	{N/A}	{N/A}
{87}	{59,864}	{33,101}	{N/A}	{N/A}	{N/A}	{N/A}
{88}	{59,864}	{33,101}	{N/A}	{N/A}	{N/A}	{N/A}
{89}	{59,864}	{33,101}	{N/A}	{N/A}	{N/A}	{N/A}
{90}	{59,864}	{33,101}	{N/A}	{N/A}	{N/A}	{N/A}
{91}	{59,864}	{33,101}	{N/A}	{N/A}	{N/A}	{N/A}

*The AAPB to ABI Change column represents what the new premium with Automatic Benefit Increase (ABI) would be at an attained age rate in a particular year (up to age 79) for this policy if it were changed to an ABI premium design. No additional underwriting is required to make this change as long as automatic benefit increases are available under the terms of the AAPB. The new premium with ABI would remain level for the remaining years of the policy as long as premium rates remained the same and no other policy changes were made.

Refer to the Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {CHRISTOPHER M COX}

{05/24/2010}

90-2316 LTC (1010) {Standard} Policy Form TT.LTC.(1010) Illustration No. {AL2530-NHBLN-145902}
 Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI

AAPB To ABI Benefit Change

QuietCare®

For {Norm Weston,} {Age 50, Male}

Maximum Monthly Limit (Nursing Home Care): {\$6,000}

Elimination Period: {12 Weeks}

Indexing Option: {Automatic Additional Purchase Benefit @5%}

Other Options: {None}

State of Execution: {Alaska}

Home Health Care: {100%}

Benefit Period: {Lifetime}

Discounts: {None}

<u>Age</u>	Premium with	Maximum Monthly	Premium with AAPB to 5% ABI	<i>Cash Outlay after Policy Change has been Executed</i>		
	<u>AAPB @5%</u>	<u>Limit</u>	<u>Change *</u>	<u>5 Years Later</u>	<u>10 Years Later</u>	<u>15 Years Later</u>
{92}	{\$59,864}	{\$33,101}	{N/A}	{N/A}	{N/A}	{N/A}
{93}	{59,864}	{33,101}	{N/A}	{N/A}	{N/A}	{N/A}
{94}	{59,864}	{33,101}	{N/A}	{N/A}	{N/A}	{N/A}
{95}	{59,864}	{33,101}	{N/A}	{N/A}	{N/A}	{N/A}
{96}	{59,864}	{33,101}	{N/A}	{N/A}	{N/A}	{N/A}
{97}	{59,864}	{33,101}	{N/A}	{N/A}	{N/A}	{N/A}
{98}	{59,864}	{33,101}	{N/A}	{N/A}	{N/A}	{N/A}
{99}	{59,864}	{33,101}	{N/A}	{N/A}	{N/A}	{N/A}
{100}	{59,864}	{33,101}	{N/A}	{N/A}	{N/A}	{N/A}

*The AAPB to ABI Change column represents what the new premium with Automatic Benefit Increase (ABI) would be at an attained age rate in a particular year (up to age 79) for this policy if it were changed to an ABI premium design. No additional underwriting is required to make this change as long as automatic benefit increases are available under the terms of the AAPB. The new premium with ABI would remain level for the remaining years of the policy as long as premium rates remained the same and no other policy changes were made.

Refer to the Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {CHRISTOPHER M COX}

{05/24/2010}

90-2316 LTC (1010) {Standard} Policy Form TT.LTC.(1010) Illustration No. {AL2530-NHBLN-145902}
Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI

PROTECTING

YOUR FAMILY'S ASSETS, LIFESTYLE AND OPTIONS

Financial security is the confidence that comes from taking action today to provide for tomorrow.

We spend our lifetimes working hard and saving for the future to ensure our security and the security of our family. We purchase life insurance or disability income products, invest in stocks and contribute to retirement funds. Financial security may mean different things to different people, but for many it is a major objective in our lives.

While we cannot predict what the future may bring, we can start to plan for it so we can continue to be in control of our futures and our financial security. There are several significant issues we need to consider when thinking about our futures – specifically when thinking about possibly needing care:

Living longer due to:

- Advances in medicine and healthcare
- Healthier lifestyles

People are living longer, and with that, the chances of needing long-term care increases.

Changing family demographics

- Dual-income families
- “Sandwich Generation” – people potentially caring for aging parents while rearing their own children
- Families more commonly spread across the country

As families change, we need to explore other options if we would need long-term care.

Increasing cost of care

- home health care
- assisted living facility
- private room in a nursing home

The current and future cost of long-term care can be significant.

Expecting the Unexpected

Individuals of any age may experience the need for long-term care due to:

- a chronic illness like Multiple Sclerosis
- a cognitive impairment including early onset dementia, or
- the results of an accident like paralysis

By starting to consider our options early in life while in good health, we can help protect against the unexpected need for care now and in the future.

Long-term care defined

Long-term care refers to services that individuals suffering from a chronic illness, disabling condition, or cognitive impairment rely upon. These services are generally needed for an extended period of time and may not “cure” or “heal” the individual receiving them. Long-term care services help with routine activities such as bathing, dressing, and eating.

The combination of longer lives, family demographics, increasing cost of long term care, and unexpected lifetime events heighten the need to protect our financial security from the cost of receiving this care.

Policy Form TT.LTC.(1010) and TT.LTC.ML.(1010). Policy form TT.LTC.ML.(1010) is only available in Pennsylvania, New Jersey, Ohio and New York.

Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI.

This material is not all-inclusive. The policy provides a complete list of benefits, limitations, and exclusions. QuietCare® is an individual tax-qualified long-term care insurance policy that is medically underwritten. Your state's insurance department may have additional information, including a buyer's guide, explaining long-term care insurance. This material is produced for the marketing and solicitation of insurance. A financial representative (a licensed insurance agent of Northwestern Long Term Care Insurance Company) may contact you.

YOUR OPTIONS

Here are some options to consider should you ever need long-term care.

Family

Family members often take on the responsibility of caring for a loved one. Care from a family member is not usually the planned option, but rather the result of a sudden need. Given the option, many would prefer that the family was there for support, not as primary care providers. Care-giving family members may develop their own health issues, and become unable to take on the additional responsibility of providing care on a long-term basis, no matter how willing.

It may be equally difficult for adult children to take on the long-term care needs of a parent. Relocation may be necessary, but even when the child is nearby, juggling care-giving and work responsibilities may result in scheduling conflicts with their employers, time away from work, and less time spent with their own children.

Disability income insurance

A fundamental building block to a sound financial security plan, disability income insurance is designed to protect your ability to receive an income should you become sick or injured and unable to work. It is designed to replace lost income and pay for every day expenses, such as your mortgage and bills. In situations where a disability also requires long-term care services, your routine living expenses may remain relatively constant but the additional expenses specifically related to an injury or illness can add up. Disability income insurance is not specifically designed to provide the funds for the additional cost of long-term care services.

It's important to consider all options and resources available to you for long-term care assistance.

Medicare and health insurance

For most Americans, Medicare becomes our health insurance at age 65. It is designed to pay for medically necessary skilled care for acute, short-term conditions such as broken bones, emergency surgery or a heart attack. Chronic medical conditions evolve over longer periods of time and generally require non-skilled and non-medical care. ***“Medicare and most health insurance plans, including Medigap (Medicare Supplement Insurance) policies don’t pay for this type of care, also called ‘custodial care’.”***¹

However, under Medicare Part A, if you meet certain criteria after being discharge from the hospital, skilled nursing facility services are covered as follows:

Days	You Pay	Medicare Pays
1-20	Nothing	Everything
21-100	\$137.50/day	Balance
101+	Everything	Nothing

Based on 2010 figures.

Medicaid

Medicaid² is a state-administered government-funded program that pays health care expenses for low-income individuals. If eligibility requirements are met, Medicaid can pay for nursing facility and limited home health care services. The recipient must meet the state’s eligibility requirements.

¹ “Medicare and You 2010,” Department of Health and Human Services, 2010

² Also referred to as Medi-Cal in California, MassHealth in Massachusetts, and TennCare Medicaid in Tennessee.

Your income and assets

The cost of long-term care is often underestimated and may have a larger impact on your assets than you realize. Assuming an estimated annual cost of home health care of [\$84,680 in 2008] and rising at the rate of 5% per year due to inflation, to pay for an average claim a 55 year-old would need to accumulate [\$2,000,000] by the time he or she reaches age 85.

Private Pay

Projection based on annual increase of 5% in long-term care costs provided by a home health aide 8 hours per day for 5 years

Today	[\$ 84,680]
[2038]	[\$365,982]
[2039]	[\$384,281]
[2040]	[\$403,495]
[2041]	[\$423,670]
[2042]	[\$444,854]

Total Resources

Needed **[\$2,022,282]**

Based on 8% rate of return, this would require:
Investing [\$359,190] today, or
Saving [\$23,241] each year for 34 years

Source of cost of care is the Northwestern Long Term Care Cost of Care Survey. November 2008. Long Term Care Group, Inc.

To better understand the potential cost of a future long-term care event and how it can vary by age, place and length of the event, visit www.LTCcostcalculator.com

Long-term care insurance

Only long-term care insurance is designed to reimburse some of the costs of receiving various levels of care for chronic conditions – either in your home, in the community, at an alternate living facility or in a nursing home. This gives you *options as to when, where, how much, and what type of care you can receive.*

Long-term care insurance helps to provide funding for potential costs and should be considered an integral part of any retirement plan. It *preserves your income and assets* by helping pay for your care through your policy, and not out of your pocket.

Long-term care insurance can be *designed to fit a wide range of needs and budget.* With some decisions it may pay to wait, but the earlier you decide to include long-term care insurance in your overall plan, the lower your premium and the higher the likelihood you will medically qualify for the coverage.

Note: Certain state insurance departments require variations in terminology to some policy features. The new terms for the features do not change how the features operate. Such changes may be "Adult Day Health Care Centers" or "Adult Day Care Facilities" replacing "Adult Day Care Centers," "Assisted Living Facilities" replacing "Alternate Living Facilities," or "Residential Care Facility" and "Lifetime Maximum Dollar Amount" or "Maximum Lifetime Benefit" replacing "Benefit Account Value."

Policy Form TT.LTC.(1010) and TT.LTC.ML.(1010). Policy form TT.LTC.ML.(1010) is only available in Pennsylvania, New Jersey, Ohio and New York.

Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI.

This material is not all-inclusive. The policy provides a complete list of benefits, limitations, and exclusions. QuietCare® is an individual tax-qualified long-term care insurance policy that is medically underwritten. Your state's insurance department may have additional information, including a buyer's guide, explaining long-term care insurance. This material is produced for the marketing and solicitation of insurance. A financial representative (a licensed insurance agent of Northwestern Long Term Care Insurance Company) may contact you.

LONG TERM CARE INSURANCE CHOICES

QuietCare®, long-term care insurance offered through Northwestern Long Term Care Insurance Company (Northwestern),¹ helps you plan for the ability to afford options such as...

Care in your home

Home care services can be an alternative to receiving care in a facility setting. Home health care-eligible providers include qualified home health care agencies or certain qualifying independent care providers² which deliver care in your home, the home of a friend or relative, or a community-based residential facility. Qualified home health care agencies must be licensed and/or certified by the state and provide care by one or more of the following qualified home health-care providers.³

- Registered nurses
- Licensed practical nurses
- Physical therapists
- Licensed vocational nurses
- Occupational therapists
- Speech therapists
- Licensed or certified social workers
- Certified home health aides
- Certified nursing assistants

An *immediate family* member may provide care if he or she meets the criteria for a home-health care provider and is providing such care as an employee of a qualified home health-care agency. You can also receive care through an *independent care provider*, who is a person not affiliated with a home health-care agency but otherwise meets the definition of a qualified home health-care provider. QuietCare does not cover family members as independent care providers.

*Homemaker services*⁴ are support services necessary to remain in the home, such as meal preparation, laundry, light housekeeping, and supervision of taking medications. Incidental homemaker services may be delivered by a home health care-eligible provider if provided by the same individual and on the same visit as other qualified long-term care services.

Care in your community

If you need long-term care services and are able to rely on informal assistance from a friend or family member, community care services can allow your informal caregiver time during the day to work or take care of other needs. Community care includes appropriate adult day care facilities that offer a group program that provides health, social, and related support services in a facility.

Care in an alternate living facility⁵

If the type or frequency of care you need cannot feasibly be provided in your home, care in an alternate living facility may be a better option for you. An alternate living facility primarily provides ongoing care on a 24-hour basis. Such facilities may include Alzheimer's care, adult foster care, personal care or community-based residential facilities (or similar terms) and may be freestanding or part of a larger facility such as an adult congregate living facility.

60%

of Northwestern's claims are for Home Health Care.

50% are for Assisted Living, and 30% are for Nursing Home Care.

These claim percentages add to more than 100% because claimants frequently receive care in more than one setting over the course of their claim.

Assisted living facilities, known as residential care facilities in California, are designed to meet a wide range of individual needs, including assistance with everyday activities like dressing and bathing, within a residential-type setting.

Care in a nursing home

Sometimes care in a nursing home is needed. A nursing home is a facility that is primarily in the business of providing licensed nursing care (skilled, intermediate and custodial) to inpatients on a 24-hour-a-day basis.

Hospice care

Hospice care is intended for those in the final stages of needing care services. Hospice care services include inpatient and outpatient services that provide end of life care while alleviating the physical, emotional, and social discomforts of the terminally ill. The daily benefit will be payable prior to satisfying the Elimination Period if all other requirements for benefits are met and you are receiving hospice care. Hospice care that is covered by Medicare is subject to a limitation for governmental benefits available.

An Alternate Plan Of Care

A stay in a nursing home or alternate living facility might be avoided or postponed through the development of an alternate plan of care. Such a plan may reimburse costs for services that could keep you in your home, such as durable medical equipment, home modifications or long-term care services that did not yet exist when your policy was issued.

A written agreement between a licensed health-care practitioner, yourself, and Northwestern Long Term Care Insurance Company is required.

1 This policy does not qualify for Medicaid asset protection under the Partnership programs in certain states. In MA certain restrictions apply.

2 In states that do not license or certify these providers, other guidelines may apply.

3 Providers may vary by state.

4 May be called homecare services in MA.

5 Note: Certain state insurance departments require variations in terminology to some policy features. The new terms for the features do not change how the features operate. Such changes may be "Adult Day Health Care Centers" or "Adult Day Care Facilities" replacing "Adult Day Care Centers," "Assisted Living Facilities" replacing "Alternate Living Facilities," or "Residential Care Facility" and "Lifetime Maximum Dollar Amount" or "Maximum Lifetime Benefit" replacing "Benefit Account Value."

THE CARE YOU WANT

You can customize your QuietCare® policy to meet your specific needs and preferences. When customizing your policy, it is important that you understand the cost of care in your area.

Maximum Monthly Limit

Select a Maximum Monthly Limit from \$1,500¹ to \$12,000² per month, in \$100 increments. QuietCare® will reimburse the actual expenses incurred for eligible long-term care providers in your home, care in the community, care in an Alternate Living Facility or care in a Nursing Home, up to your selected Maximum Monthly Limit.

\$ _____

Elimination Period

The Elimination Period is the number of weeks the insured incurs Qualifying Expenses before benefits begin to be payable. If you have at least one day of qualifying expenses during a calendar week (Sunday through Saturday), the entire week will count toward the Elimination Period. In addition, expenses for qualified long-term care services incurred in countries other than the United States and Canada may also be used to satisfy up to 25 weeks of the Elimination Period.

_____ 6 weeks
_____ 12 weeks
_____ 25 weeks³
_____ 52 weeks³

To find out more about the cost of care in your area, visit
www.NorthwesternCostofLTC.com

- Qualified expenses count toward satisfying the Elimination Period regardless of the amount incurred per day and whether that amount is reimbursed by other sources such as Medicare.
- Weeks counting toward the Elimination Period need not be consecutive nor met within a specified period of time.
- Once you have satisfied your Elimination Period requirement, you will never have to satisfy it again, regardless of whether there are separate claim intervals. As long as there are qualifying expenses covered by the policy, benefits will be paid.

continue worksheet on next page

Benefit Period

How long do you want to receive benefits? Your choices are Lifetime, six years or three years.

If your monthly cost of care is less than your selected Maximum Monthly Limit or you do not incur long-term care expenses on a daily basis, then the unused portion can be used to extend the period of time your coverage will last.

The Benefit Account Value

The Benefit Account Value is the maximum total amount payable for qualifying expenses for the duration of the policy. If you choose either a three- or six-year Benefit Period, the Benefit Account Value is determined by multiplying the amount of your selected Maximum Monthly Limit by the number of months in the selected Benefit Period.

For example: If your selected Maximum Monthly Limit is \$4800 per month and you choose a three-year Benefit Period, then your Benefit Account Value would be:

\$4800 per month X three years (36 months) = \$172,800

If you select a Lifetime Benefit Period, the Benefit Account Value is unlimited.

_____ Lifetime (unlimited)	\$ _____	X _____	= \$ _____
_____ 6 years (72 months)	Maximum	Benefit Period	Benefit
_____ 3 years (36 months)	Monthly Limit	(in months)	Account Value

1 \$1,800 in Wisconsin per policy, \$3,000 in New York per policy, \$2,300 in Vermont aggregate minimum from all sources, \$3,000 in South Dakota aggregate minimum from all sources

2 \$15,000 in AK, CT, HI, MA, NH, NJ, NY.

3 Not available in all states.

Note: Certain state insurance departments require variations in terminology to some policy features. The new terms for the features do not change how the features operate. Such changes may be "Adult Day Health Care Centers" or "Adult Day Care Facilities" replacing "Adult Day Care Centers," "Assisted Living Facilities" replacing "Alternate Living Facilities," or "Residential Care Facility" and "Lifetime Maximum Dollar Amount" or "Maximum Lifetime Benefit" replacing "Benefit Account Value."

The amount of benefits provided depends upon the plan selected, and the premium will vary depending on the amount of benefits which are selected.

Policy Form TT.LTC.(1010) and TT.LTC.ML.(1010). Policy form TT.LTC.ML.(1010) is only available in Pennsylvania, New Jersey, Ohio and New York.

Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI.

This material is not all-inclusive. The policy provides a complete list of benefits, limitations, and exclusions. QuietCare® is an individual tax-qualified long-term care insurance policy that is medically underwritten. Your state's insurance department may have additional information, including a buyer's guide, explaining long-term care insurance. This material is produced for the marketing and solicitation of insurance. A financial representative (a licensed insurance agent of Northwestern Long Term Care Insurance Company) may contact you.

BENEFITS

There to help you and your family when you need it most

Claim assistance services

You may elect to use the services of a Licensed Health Care Practitioner appointed by the company to provide claim assistance services to facilitate assessments of benefit eligibility and assist you in the claims process. Examples include:

- Assessing the need for long-term care and developing an appropriate plan of care
- Assisting in the completion of claim forms
- Providing annual certification of a need for long-term care
- Providing information on a local provider, community and health resources
- Monitoring and periodically reassessing your need for long-term care and your plan of care.

Waiver of premium

Premiums on your policy will be waived when you are determined to need long-term care.

Premiums will not be waived after there is no longer a need for long-term care. For those who have a need for long-term care while outside the United States and Canada, premiums will be waived until the next policy anniversary, and up to one additional policy anniversary.

Eligibility Requirements

Northwestern Long Term Care Insurance Company will begin to reimburse qualifying expenses for Hospice Care, Respite Care, and Caregiver Training before satisfying the Elimination Period. Other expenses will be reimbursed upon satisfying the Elimination Period requirement and when the company has determined that:

- A licensed health-care practitioner has certified (within the last 12 months) a need for either:

Hands-on or standby assistance from another person to perform at least two out of the six “Activities of Daily Living” for an expected period of at least 90 days due to a loss of functional capacity. *The six activities of daily living are: Bathing, Dressing, Toileting, Transferring, Continence, Eating*

OR

Substantial supervision to protect the insured from threats to health and safety due to a severe cognitive impairment.

- Expenses are incurred for qualified long-term care services pursuant to a plan of care prescribed by a licensed health-care practitioner and are received from appropriate providers of care such as home health-care agencies, qualified independent care providers, adult day care facilities, alternate living facilities or nursing homes;
- Satisfactory proof of loss is provided to the Company; and
- The benefits are not subject to exclusion under the terms of the policy. Benefits are not payable for the time the Insured has Qualifying Expenses before satisfying the Elimination Period, except as provided by the Hospice Care, Respite Care and Caregiver Training benefits.

Policy Form TT.LTC.(1010) and TT.LTC.ML.(1010). Policy form TT.LTC.ML.(1010) is only available in Pennsylvania, New Jersey, Ohio and New York.

Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI.

This material is not all-inclusive. The policy provides a complete list of benefits, limitations, and exclusions. QuietCare® is an individual tax-qualified long-term care insurance policy that is medically underwritten. Your state's insurance department may have additional information, including a buyer's guide, explaining long-term care insurance. This material is produced for the marketing and solicitation of insurance. A financial representative (a licensed insurance agent of Northwestern Long Term Care Insurance Company) may contact you.

HOW PROTECTED ARE YOU?

If you had a need for long-term care, do you have the income stream to pay the potential costs? Would you have to divest some of your assets to pay for this type of care? And, if so, how would your financial future look?

What other choices do you have to help pay for long-term care?

- **Medicare** generally does not cover long-term care.
- **Medicaid**¹ is for those individuals who are at or below the poverty level.
- **Self-funding** long-term care could deplete retirement resources or the value of your estate as prices for care continue to increase.

There are many other ways to fund long-term care expenses that your financial representative can discuss with you, including ...*

Long-Term Care Insurance

Long-term care insurance helps to provide funding for these potential costs and should be considered as an integral part of any retirement plan. And if you take the steps to prepare yourself, you will provide yourself with the ability to make choices for your care in the future.

The QuietCare® Solution

QuietCare® is a participating comprehensive tax-qualified long-term care insurance plan from the Northwestern Long Term Care (NLTC) Insurance Company, a Northwestern Mutual company.²

QuietCare® provides coverage in:³

- The home
- The community (Adult Day Care)
- Hospice Care Programs (home or facilities)
- Alternate living facilities or
- Nursing facility

QuietCare® may give you the flexibility to best suit your care needs through the development of an alternate plan of care.⁴ Such a plan may reimburse costs for services and devices that could help keep you at home, such as durable medical equipment, home modifications or long-term care services that did not yet exist when your policy was issued. NLTC's experienced and knowledgeable claims personnel will be there to help guide you along your claim process.

This policy has exclusions and limitations.

¹ Also referred to as Medi-Cal in California.

* A financial representative is a licensed insurance agent.

² QuietCare® is intended to be a tax-qualified long-term care insurance policy.

³ Certain state insurance departments require variations in terminology to some policy features. The new terms for the features do not change how the features operate. Such changes may be "Adult Day Health Care Centers" or "Adult Day Care Facilities" replacing "Adult Day Care Centers," "Assisted Living Facilities" replacing "Alternate Living Facilities". In California, "Residential Care Facilities" replaces "Alternate Living Facilities." In Oregon, Alternate Living Facilities may also include Adult Foster Care Homes.

⁴ A written agreement between a licensed healthcare practitioner, yourself and Northwestern Long Term Care Insurance Company is required. In California, the policy has a provision for 'Benefits Not Listed', instead of an alternative plan of care. A stay in a nursing home or residential care facility might be avoided or postponed through the development of benefits not listed. You may request reimbursement of expenses incurred for Qualified Long-Term Care Services received through other means. The Company may, in its sole discretion, elect to provide your requested benefits.

OUR COMMITMENT

The Northwestern Long-Term Care Advantage

Strength

Financial strength is fundamental to Northwestern Long Term Care Insurance Company's vision for policyowners. Northwestern Long Term Care Insurance Company, a wholly owned subsidiary of The Northwestern Mutual Life Insurance Company, maintains the best possible insurance financial strength ratings from all four major rating services (see chart below).

These third-party ratings provide a professional assessment of our strength and security and represent our promise to pay our claims and meet our obligations. Additionally, benefits of Northwestern Long Term Care Company are 100 percent guaranteed by Northwestern Mutual.

Stability

We take a long-term perspective by placing policyowner interest first and foremost. The pricing of our long-term care insurance reflects low lapse assumptions, which anticipates that our policyowners will keep and use their policies. These low lapse assumptions contribute to better cash flow for investments. This also enables us to invest in a diversified investment portfolio with a long-term horizon, allowing for better stability when short-term fluctuations exist in the market. We are committed to providing a steady, stable and lasting value.

Value

Long-term care insurance policies issued by Northwestern Long Term Care Insurance Company are "participating" policies, which means that they are eligible for dividends.

*Our philosophy is to pay the highest level of dividends possible while still maintaining a strong surplus position.*¹

As new and enhanced benefits to QuietCare® policies become available in the future, it is our ambition to make sure that existing policyowners are given the opportunity to acquire them at an appropriate premium, whenever possible and practical. This is an important consideration when purchasing a product that may not be needed for 20, 30, or 40 years.

Northwestern Long Term Care Insurance Company ratings²

A++ Superior, A.M. Best Company
Highest Rating, [March 2010]

AAA Extremely Strong, Standard & Poor's
Highest Rating, [March 2010]

AAA Exceptionally Strong, Fitch Ratings
Highest Rating, [June 2009]

Aaa Exceptional, Moody's
Best Possible Rating, [April 2010]

Neither the existence nor the amount of a dividend is guaranteed in any given year. Decisions with respect to the determination and allocation of divisible surplus are left to the discretion and sound business judgment of the Board of Directors. There is no guaranteed specific method or formula for the determination and allocation of divisible surplus.

¹ Northwestern Long Term Care Insurance Company's approach is subject to change. Any dividend paid will be used to reduce future premiums, or if not so used because the policy is in a non-premium paying status, will be accumulated as a premium refund which may not exceed the aggregate premiums paid. The cumulative premium refund will be paid to the insured at the earlier of cancellation or termination of the policy or death of the insured. Dividends paid on long-term care policies will be used to reduce the cost of future premiums, or if not so used because the policy is in a non-premium paying status, will be accumulated as a premium refund which may not exceed the aggregate premiums paid. The cumulative premium refund will be paid to the insured at the earlier of cancellation or termination of the policy or death of the insured.

² The four agencies listed base ratings on the financial strength of the insurance company. These ratings are not recommendations of specific policy provisions, rates or practices of the insurance company. Since its entrance into the long-term care insurance market in 1998, all four agencies have given Northwestern Long Term Care Insurance Company the best possible insurance financial strength ratings. At the time of this publication, our most current ratings are for the following dates: A.M. Best (March 2010), Fitch Ratings (June 2009), Moody's (April 2010) and Standard & Poor's (March 2010).

A History Of Value

1998

QuietCare® was first introduced by Northwestern Long Term Care Insurance Company.

2002

All policies, including in-force policies, were made participating. This enhancement offered the opportunity for policyowners to receive a reduction in premium through policy dividends if the product experience proves more favorable than pricing expectations.

The Alternate Living Facility benefit was increased to 100% of the nursing home daily limit, and the Caregiver Training Benefit was added. Both of these features were made available to existing policyowners through the Benefit Upgrade Program offer.

2003

The Automatic Additional Purchase Benefit (AAPB) amendment was enhanced and automatically extended to existing policyowners.

2005

Policies were enhanced to include: eliminating the mental health exclusion, allowing benefits for care received in Canada, and increasing the Bed Reservation Benefit and Respite Care Benefit.

2006

Northwestern declared its first dividend.

2008

Policies were enhanced to include: adding a weekly elimination period, hospice care, formalization of claim assistance services, and an improved waiver of premium.

Policy Form TT.LTC.(1010) and TT.LTC.ML.(1010). Policy form TT.LTC.ML.(1010) is only available in Pennsylvania, New Jersey, Ohio and New York.

Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI.

This material is not all-inclusive. The policy provides a complete list of benefits, limitations, and exclusions. QuietCare® is an individual tax-qualified long-term care insurance policy that is medically underwritten. Your state's insurance department may have additional information, including a buyer's guide, explaining long-term care insurance. This material is produced for the marketing and solicitation of insurance. A financial representative (a licensed insurance agent of Northwestern Long Term Care Insurance Company) may contact you.

TRUST

Tax Advantages¹

Many people don't realize that tax-qualified long-term care benefits paid to an insured under a policy claim are generally *received tax free*.

A company that pays for some or all of its employees' premiums can generally deduct all or a portion of the premiums it pays for these tax-qualified policies, depending on how the business is structured.²

Maximum Eligible Premium in 2010 indexed for inflation annually Self-employed deductibility guidelines

Age	Amount
40 or less	\$330
41 – 50	\$620
51 – 60	\$1,230
61 – 70	\$3,290
71 and older	\$4,110

S-Corp, LLC, partnership or sole proprietor		C-Corp
Owners³	Eligible, age-based premium may be withdrawn tax-free from a Health Savings Account (HSA). Premiums paid using non-HSA funds must be included in income and then deducted according to age-based limitations.	The company can deduct the premium. The owner, if participating in the plan as an employee, does not have to include the premium as part of income.
Employees where the company pays the premium	The employer can deduct the premium. The employee does not have to include the premium as part of income. Premiums are deductible for spouses who are not employees.	The company can deduct the premium. The employee does not have to include the premium as part of income. Premiums are deductible for spouses who are not employees.

¹ This information does not include legal or tax advice and is not intended to be and cannot be used to avoid any penalties under the federal tax law. You should always seek tax advice regarding your particular circumstances from an independent tax advisor.

² The Employee Retirement Income Security Act of 1974 imposes additional requirements on certain employer-sponsored insurance plans. Individuals paying their own premiums for tax-qualified long-term care insurance may deduct those premiums, subject to the above age-based limitations on amount, to the extent that their premiums and other unreimbursed medical expenses exceed 7.5 percent of their adjusted gross income.

³ Two percent or more shareholders.

Policy Form TT.LTC.(1010) and TT.LTC.ML.(1010). Policy form TT.LTC.ML.(1010) is only available in Pennsylvania, New Jersey, Ohio and New York.

Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI.

This material is not all-inclusive. The policy provides a complete list of benefits, limitations, and exclusions. QuietCare® is an individual tax-qualified long-term care insurance policy that is medically underwritten. Your state's insurance department may have additional information, including a buyer's guide, explaining long-term care insurance. This material is produced for the marketing and solicitation of insurance. A financial representative (a licensed insurance agent of Northwestern Long Term Care Insurance Company) may contact you.

<i>SERFF Tracking Number:</i>	<i>NWST-126651821</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Northwestern Long Term Care Insurance</i>	<i>State Tracking Number:</i>	<i>45875</i>
	<i>Company</i>		
<i>Company Tracking Number:</i>	<i>90-2129 LTC (1010)</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>90-2129 LTC (1010)</i>		
<i>Project Name/Number:</i>	<i>90-2129 LTC (1010)/90-2129 LTC (1010)</i>		

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
06/04/2010	Form	Summary of LTC Ins Premiums (Multilife)	06/09/2010	90-2315 LTC (1010).pdf (Superceded)
06/04/2010	Form	Exclusions & Limitations	06/04/2010	90-2142 LTC (1010).pdf (Superceded)

Annual Aggregate Cash Outlay for Multiple Policies

QuietCare®

Prepared for {ABC Mutual}

State of Execution: {Alabama}

Policy Year	Year	Aggregate Cash Outlay #*	Cumulative Aggregate Cash Outlay #*
1	{2010}	{ \$4,909 }	{ \$4,909 }
2	{2011}	{ 4,909 }	{ 9,817 }
3	{2012}	{ 4,909 }	{ 14,726 }
4	{2013}	{ 4,909 }	{ 19,634 }
5	{2014}	{ 4,909 }	{ 24,543 }
6	{2015}	{ 4,835 }	{ 29,378 }
7	{2016}	{ 4,688 }	{ 34,066 }
8	{2017}	{ 4,540 }	{ 38,606 }
9	{2018}	{ 4,393 }	{ 42,999 }
10	{2019}	{ 4,246 }	{ 47,245 }
15	{2024}	{ 3,510 }	{ 66,266 }
20	{2029}	{ 3,362 }	{ 83,078 }
25	{2034}	{ 3,362 }	{ 99,890 }
30	{2039}	{ 3,362 }	{ 116,702 }
35	{2044}	{ 3,362 }	{ 133,514 }
40	{2049}	{ 3,362 }	{ 150,326 }
45	{2054}	{ 3,362 }	{ 167,138 }
50	{2059}	{ 3,362 }	{ 183,950 }
55	{2064}	{ ** }	{ ** }
60	{2069}	{ ** }	{ ** }

Total Cash Outlay

Paid @Policy Year 60*: { \$187,312 }

*Aggregate Cash Outlay includes the individual Cash Outlay for all policies listed on the MultiLife Benefit Summary page.

**This page illustrates what the Annual Aggregate Cash Outlay and Cumulative Aggregate Cash Outlay will be for the first 60 years of the policies or to age 100. Premiums, however, remain payable for the specified Payment Duration and are waived only during a qualifying claim as set forth by the Northwestern Long term Care contract.

Refer to the Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {CHRISTOPHER M COX}

{04/23/2010}

90-2315 LTC (1010)

Policy Form TT.LTC.(1010) Illustration No. {AL2530-NHBLN-140210}

Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI

Exclusions and Limitations

QuietCare®

For {cv b,} Age {55, Male}

Maximum Monthly Limit (Nursing Home Care): {\$6,000}	State of Execution: {Arizona}
Elimination Period: {12 Weeks}	Home Health Care: {100%}
Indexing Option: {None}	Benefit Period: {Lifetime}
Other Options: {None}	Discounts: {None}

QuietCare® does NOT pay long-term care benefits for care that is:

- * The result of substance abuse or dependency, which includes drug and alcohol abuse or chemical dependency. (This does not apply to medications taken as prescribed by a physician.)
- * Received while outside the United States or Canada.
- * Provided by an immediate family member unless the family member provides such care as an employee of a qualified home health care agency.
- * Reimbursable under any federal, state or governmental health care plan or law except Medicaid, unless required by law. The contract cannot reimburse expenses that are reimbursable, or would be reimbursable except for the application of a deductible or co-insurance amount, under Medicare.#

For determining the benefit payable, the insured's expenses will be reduced by the expenses subject to this limitation. However, the days of qualifying expenses paid for by a governmental health care plan or law may be accumulated to satisfy the Beginning Date.

- * Normally provided at no charge in the absence of insurance.

After issue, no exclusion will be made for pre-existing conditions.
This is a general list of exclusions. However, state variations may apply.

Medicare is "The Health Insurance for the Aged Act, Title XVIII of the Social Security Amendments of 1965."

Refer to the Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {CHRISTOPHER M COX}

{04/23/2010}

90-2142 LTC (1010) {Standard} Policy Form TT.LTC.(1010) Illustration No. {AL2530-NHBLN-140210}
Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI